RECORDING REQUESTED BY: MILES, BAUER, BERGSTROM & WINTERS, LLP

WHEN RECORDED MAIL TO: MILES, BAUER, BERGSTROM & WINTERS, LLP 2200 Paseo Verde Pkwy., Suite 250 Henderson, NV 89052

First American Title

FILED FOR AECORDING AT THE REQUEST OF 2005 NOV 15

> LINCOLY COUNTY : FEE 15.00 LESLIE BOUCHER

> > 2815929.DM

SPACE ABOVE THIS LINE FOR RECORDER'S USE

A.P.N.:

11-160-02

TS No.:

05-NV0115

Loan No.: 0026728550

SUBSTITUTION OF TRUSTEE

WHEREAS, BETSY L. WHIPPLE, AN UNMARRIED PERSON was the original Trustor, FIRST AMERICAN TITLE was the original Trustee, and PHH MORTGAGE SERVICES was the original Beneficiary under that certain Deed of Trust dated February 24, 2004, and recorded on February 27, 2004, as Instrument No. 121874, of Official Records of County, Nevada; and *County of Lincoln

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust; and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided.

NOW, THEREFORE, the undersigned hereby substitutes Miles, Bauer, Bergstrom & Winters, LLP as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: November 7, 2005

Dated: 11 9 05
By: P.HH Mortgage Corp
Signature: Name: Jason Brady Title: Asst. Vice President
State of Florida)) ss County of Duval)
On before me, Robert E. Nance, a Notary Public in and for said county, personally appeared Jason Brady, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that his signature on the instrument the person, or the entity upon behalf of which the
person acted, executed the instrument.

WITNESS my hand and official seal.

Signature

Name: Robert E. Nance

Robert E Nance My Commission DD313192 Expires April 25, 2008