

SUBSTITUTION OF TRUSTEE

WHEREAS, JIM DAVIDS and KRISTI DAVIDS, was the original Trustor, STEWART TITLE OF NORTHEASTERN NEVADA, was the original Trustee, and BANKAMERICA HOUSING SERVICES, A DIVISION OF BANK OF AMERICA, FSB, was the original Beneficiary under that certain Deed of Trust dated 08/21/97, Recorded on 08/29/97, as Instrument No. 168324, Book 312, Page 167, of Official Records in the Office of the Recorder of Eureka County, Nevada, AND

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 the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned Beneficiary hereby substitutes

W.T. CAPITAL FORECLOSURE SERVICES

707 Commons Drive, Suite 101  
Sacramento, CA 95825

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: 7-9-99 BankAmerica Housing Services, a Division of Bank of America, FSB

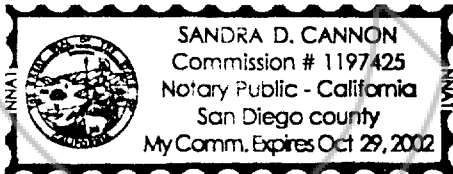
By Ronald R. Potts  
Authorized Signature  
GREENPOINT CREDIT

AUTHORIZED AGENT UNDER SERVICING AGREEMENT DATED SEPTEMBER 30, 1998

99011562

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF San Diego )

On July 12, 1999, before me, Sandra D Cannon a Notary Public in and for said County and State, personally appeared Ronald R. Potts personally known to me (or proved to me on the basis satisfactory evidence) to be the person(s) whose name(s) is / are subscribed to the within instrument and acknowledged to me that he / she / they executed the same in his / her / their authorized capacity(ies), and that his / her / their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal

Sandra D Cannon

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

W.T. CAPITAL FORECLOSURE SERVICES  
707 Commons Drive, Suite 101  
Sacramento, CA 95825

BOOK 328 PAGE 53  
OFFICIAL RECORDS  
RECORDED AT THE REQUEST OF  
Stewart Title Co  
99 JUL 20 PM 3:36

EUREKA COUNTY NEVADA  
M.N. REBALEATI, RECORDER  
FILE NO. \_\_\_\_\_ FEES 7.00  
Space Above Line for Recorder's Use