

SUBSTITUTION FOR TRUSTEE

STATE OF NEVADA

WHEREAS,

LAURANCE F ETTER / PATRICIA M ETTER / / was the original Trustor,
First American Title Insurance Company was the original Trustee, and
PHH MORTGAGE SERVICES CORPORATION

was the original Beneficiary under that certain Deed of Trust dated 09/02/1997, and
recorded 09/14/1997, Book 312, Page 442 of Official Records of EUREKA County, Nevada, as
document number 168458,

and
PARCEL NUMBER 1 AS SHOWN ON THAT CERTAIN PARCEL MAP FOR DONALD E AND
ALBERTA J MORRISON RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF
EUREKA COUNTY NEVADA

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, in the manner in said Deed of Trust
provided,

NOW THEREFORE, the undersigned hereby substitutes Zions First National Bank

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

Dated: September 23, 1999 PHH MORTGAGE SERVICES CORPORATION

By: [Signature] MARC J HINKLE VICE-PRESIDENT

ATTEST: [Signature] Susan Brown Assistant Secretary

For Corporate Acknowledgement

For Individual Acknowledgement

STATE OF NEW JERSEY
COUNTY OF BURLINGTON

On September 23, 1999 personally appeared before
a notary public, in and for said County and State,
MARC J HINKLE AND Susan Brown, known to me
to be VICE-PRESIDENT and Assistant Secretary of
the corporation that executed the foregoing
instrument and upon oath, did depose that they are
the officers of the Corporation as above designated;
that they are acquainted with the seal of said
Corporation and that seal affixed to said
instrument is the corporation seal of said
corporation; that the signatures to said instrument
were made by officers of said Corporation as
indicated after said signatures; and the the said
Corporation executed the said instrument freely
and voluntarily and for the uses and purposes
therein mentioned.

Signature: Sandra L Stone NOTARY

SANDRA L. STONE
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES MARCH 16, 2003

BOOK 332 PAGE 528
OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
Stewart Title Co.
00 FEB 22 AM 11:00

EUREKA COUNTY NEVADA
M.N. REGALEATI, RECORDER
FILE NO. 173861 FEES 7.00

STATE OF NEVADA
COUNTY OF

On personally appeared before
me, a Notary Public, in and for said County and
State, , known
to be the person described in and who executed the
foregoing instrument, who acknowledged to me that
he executed the same freely and voluntarily and for
the uses and purposes therein mentioned.

Signature: _____

Name (Typed or Printed)

2000-018