WHEN RECORDED MAIL TO

174395

R.E.F.S. INC. 17780 FITCH STREET, SUITE 240 IRVINE, CA 92614

LOAN: 68180206162099 APN#02-034-04

Dated: 04/11/2000

OTHER: 0019

FILE: 4001ENV

SUBSTITUTION OF TRUSTEE

WHEREAS, ERIC R. MITCHELL AND SHARON G. MITCHELL, WHO ARE MARRIED TO EACH OTHER was the original Trustor, EQUITABLE DEED COMPANY was the original Trustee, and BANK OF AMERICA NT&SA, A NATIONAL BANKING ASSOCIATION was the original Beneficiary under that certain Deed of Trust dated 05/01/1997 recorded on 05/16/1997 as Instrument Number 166827 Book 308 Page 099 of Official records in the office of the Recorder of EUREKA County, California,

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 R.E.F.S. INC., A CALIFORNIA CORPORATION 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.

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By:		By:	/ /	e de
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STATE OF				
COUNTY OF				
On	before me, the und	lersigned, a Notary 1	Sublic for said State,	personally appeared
	_	\ X.		known to me (or proved
to me on the basis of satisfactory ev	idence) to be the perso	on(s) whose name(s)	is/are subscribed to	the within instrument and
acknowledged to me that he/she/the	ev executed the same	in his/her/their auth	orized canacity(ies)	and that by his/her/their
signature(s) on the instrument the pe				
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Signature			<u>-</u>	
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BOOK 3 3 4 PAGE 0 7 9

Substitution of Trustee: TWC-002 (7/94)

Substitution of Trustee Pg-2-

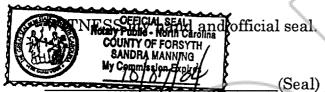
TS#: 4001ENV

Loan: 68180206162099

BANK OF AMERICA, N.A. FKA Bank of America, NT&SA Janet Hartmann

State of North Carolina County of Guilford

On April 11,2000 before me, Wotary Public, personally appeared Janet Hartmann personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) in the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



My commission expires: $/\delta/$

BOOK 334 PAGE 79
OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
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EUREKA COUNTY NEVADA M.N. REBALEATI. RECORDER FILE NO. FEES 8

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