

BOOK 212 PAGE 738

Jun 24 10 19 AM '01

G. Lowry
AUDITOR
GARY M. OLSON

SUBSTITUTION OF TRUSTEE

TSI No: R19194

Auditor's File No: 116594

Auditor's File No: N/A

Date: 07/11/2001

Nissa Gibbs
Nissa Gibbs, Servicing Specialist

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Sheryl L. Crowe