A. Cole and M. Kay Scanlan as substitute Trustees in place and stead of Bernard H. Kanstoroom and Laurence Levitan, Trustees.

NOW, THEREFORE, in consideration of the sum of Five Dollars ($5.00) and other good and valuable consideration, the said ANCHOR MORTGAGE SERVICES, INC. does hereby appoint James A. Cole and M. Kay Scanlan as substitute Trustees in the Deed of Trust with identically the same title and estate in and to the land, premises and property conveyed by the Deed of Trust, and with all rights, powers, trusts, and duties of Bernard H. Kanstoroom and Laurence Levitan, predecessors in trust, with like effect as if originally named as Trustees under the Deed of Trust.

WITNESS the corporate seal of ANCHOR MORTGAGE SERVICES, INC., and the signature of its Vice President.

WITNESS: ANCHOR MORTGAGE SERVICES, INC.

Margaret Ainello By: Raymond Fattell

STATE OF New Jersey)
) TO WIT:
COUNTY OF Passaic)

I HEREBY CERTIFY that on this 10th day of ~~May~~ June, 1986, before me a subscriber, a Notary Public of the State and County aforesaid, personally appeared Raymond J. Fattell, who acknowledged himself to be the Vice President of Anchor Mortgage Services, Inc., and that he as such Vice President, being authorized to do so, executed the foregoing Deed of Apppointment of Substitute Trustees for the purposes herein contained by signing, in my presence, the name of Anchor Mortgage Services, Inc., by himself as Vice President.