

**Paragraph 24**

**24. Substitute Trustee.** Lender may, for any reason or cause, from time to time **remove Trustee and appoint a successor trustee to any Trustee appointed hereunder.** Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

**THIS IS VERY, VERY IMPORTANT!**

**“Lender may... remove Trustee and appoint a successor trustee to any Trustee appointed hereunder.”**

In Law and contracts; that means ONLY “Lender” and NO ONE ELSE may appoint a successor Trustee. Chances are that someone other than “Lender” somewhere along the lines of all the assignments, transfers, etc., appointed a “successor Trustee.” If so, said “successor Trustee” is NOT lawfully the Trustee in your case.

There is no way for the banks or MERS or any other party to legally maneuver around this fact;

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