

ESCROW NUMBER 206373-LM

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Federal Home Loan Mortgage Corporation is the Owner and holder of the Note secured by Deed of Trust dated September 6, 1989, made by Bruce A. Bower an unmarried man as Trustor to First Nevada Title Company as Trustee, for the benefit of Nevada Banking Company as Beneficiary, under that certain Deed of Trust dated September 6, 1989, and recorded on September 12, 1989, in book 989, page 1269, instrument 210647 of Official Records of Douglas County, Nevada, NOW, THEREFORE, the undersigned present Beneficiary hereby substitutes FIREMAN'S FUND MORTGAGE CORPORATION, a Delaware Corporation, as Trustee in lieu of the above named Trustee under said Deed of Trust.

FIREMAN'S FUND MORTGAGE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF (Beneficiary) Federal Home Loan Mortgage Corporation and FIREMAN'S FUND MORTGAGE CORPORATION have caused these presents to be executed by their duly authorized officers this 26th day of November, 1990.

BENEFICIARY

FIREMAN'S FUND MORTGAGE CORPORATION
FKA Manufacturers Hanover Mortgage Corp.
as such Trustee

SEAL
Federal Home Loan Mortgage Corporation
By Michelle Phillips Asst. Treasurer
By Susan Lutz Asst. Secretary
State of Illinois
County of Cook

By Mary Ann Ciofu
MARY ANN CIOFU, ASSISTANT VICE PRESIDENT
State of Michigan
County of Oakland

On November 26, 1990, before me, the undersigned, a Notary Public in and for said State, personally appeared Michelle Phillips and Susan Lutz known to me to be the Asst. Treasurer and Asst. Secretary of the corporation that executed the within instrument; and known to me to be the persons who executed the within instrument on behalf of the corporation therein name, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws of a resolution of its board of directors.

On DECEMBER 6, 1990, before me, the undersigned, a Notary Public in and for said State, personally appeared MARY ANN CIOFU known to me to be an Authorized Signer of FIREMAN'S FUND MORTGAGE CORPORATION, the corporation that executed the foregoing instrument as such Trustee, and known to me to be the person who executed said instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same as such Trustee.

WITNESS, MY HAND AND OFFICIAL SEAL
(SEAL)
Signature Heidi A. Kingery
Heidi A. Kingery
Notary Public in and for said State.

WITNESS, MY HAND AND OFFICIAL SEAL
(SEAL)
Signature Sheila D. Johnson
Notary Public in and for said State.

WHEN RECORDED RETURN TO:
"OFFICIAL SEAL"
HEIDI A. KINGERY
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires Jan. 24, 1994

BRUCE A. BOWER
P.O. BOX 348
GLENBROOK, NEVADA 89413

See Legal Description Attached Hereto And Made A Part Of.
SHEILA D JOHNSON
Notary Public, Wayne County, Michigan
Acting in Oakland County, Michigan
My Commission Expires March 17, 1992

SEAL

Situate in the Southwest quarter of Section 24, Township 13 North, Range 18 East, M.D.B. & M., described as follows:

COMMENCING at a point on the Northerly line of Kingsbury Grade, said point being the Southwest corner of Lot 1 in Block B, as shown on the Official Plat of Kingsbury Highlands, filed in the office of the County Recorder of Douglas County, Nevada, on November 21, 1960; thence along the Northerly line of said Kingsbury Grade on a curve to the left, the tangent of which bears North $87^{\circ}02'02''$ West, having a radius of 640 feet through a central angle of $7^{\circ}55'$ for an arc distance of 88.43 feet to the TRUE POINT OF BEGINNING of this description; thence along the Northerly line of said Kingsbury Grade, the tangent of which bears South $85^{\circ}02'58''$ West, having a radius of 640 feet through a central angle of $7^{\circ}55'$ for an arc distance of 88.43 feet; thence North $011^{\circ}04''$ West, 260.84 feet to a point on the South line of Lot 8 in Block B, as shown on said Plat of Kingsbury Highlands; thence North $89^{\circ}59'41''$ East along the South line of said Lot 8, a distance of 87.00 feet; thence South $0^{\circ}15'43''$ East, a distance of 247.17 feet to the TRUE POINT OF BEGINNING.

Assessor's Parcel No.07-342-12

REQUESTED BY
FIRST NEVADA TITLE COMPANY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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SUZANNE SEAUUREAU
RECORDER

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