

RECORDING REQUESTED BY:

WESTERN TITLE COMPANY, INC.

WHEN RECORDED MAIL TO:
MIKE AND NANCY KETTELKAMP
3470 TOPAZ LANE
GARDNERVILLE, NV 89410
TITLE/ESCROW NO:M49075JC

LOAN NO:31503882

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

FIRST NATIONWIDE BANK, A FEDERAL SAVINGS BANK, IS THE OWNER AND HOLDER OF THE NOTE SECURED BY THE FOLLOWING DEED OF TRUST:

TRUSTOR:MIKE KETTELKAMP AND NANCY KETTELKAMP, HUSBAND AND WIFE

TRUSTEE:WESTERN TITLE COMPANY

DATED:APRIL 26, 1988

DATE RECORDED:APRIL 28, 1988

ASSIGNED TO FIRST NATIONWIDE BANK, A FEDERAL SAVINGS BANK FROM VALLEY MORTGAGE COMPANY, DATED JUNE 17, 1988, AND RECORDED IN DOUGLAS COUNTY AS DOCUMENT 180289 IN BOOK 688 PAGE 2537

INSTRUMENT NO. 177082, IN THE BOOK 488, AT PAGE 3444 OF OFFICIAL RECORDS OF THE COUNTY OF DOUGLAS STATE OF NEVADA HEREBY SUBSTITUTES MASTER MORTGAGE COMPANY, A CALIFORNIA CORPORATION, AS TRUSTEE IN LIEU OF THE ABOVE NAMED TRUSTEE UNDER SAID DEED OF TRUST.

MASTER MORTGAGE COMPANY HEREBY ACCEPTS SAID APPOINTMENT AS TRUSTEE UNDER SAID DEED OF TRUST AND AS SUCCESSOR TRUSTEE, TRUSTEE, PURSUANT TO THE REQUEST OF SAID OWNER AND HOLDER AND IN ACCORDANCE WITH THE PROVISIONS OF SAID DEED OF TRUST DOES HEREBY GRANT AND CONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO ALL ESTATES NOW HELD BY IT UNDER SAID DEED OF TRUST AND THE SAME IS HEREBY RELEASED FROM THE LIEN AND OPERATION OF THE AFORESAID DEED OF TRUST.

IN WITNESS WHEREOF, (OWNER) FIRST NATIONWIDE BANK, A FEDERAL SAVINGS BANK, AND MASTER MORTGAGE COMPANY HAVE CAUSED THESE PRESENTS TO BE EXECUTED BY THEIR DULY AUTHORIZED OFFICERS, THIS 16th DAY OF January, 1991.

SEAL

FIRST NATIONWIDE BANK,
A FEDERAL SAVINGS BANK

MASTER MORTGAGE COMPANY

Carole Adams

CAROLE ADAMS, VICE PRESIDENT

Cynthia L Staffa

CYNTHIA L STAFFA, ASSISTANT SECRETARY

Jane Hendrey

JANE HENDREY, ASSISTANT SECRETARY

STATE OF CALIFORNIA

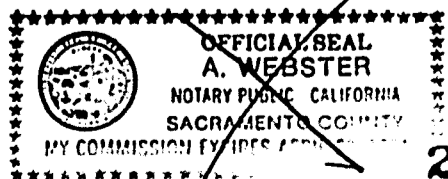
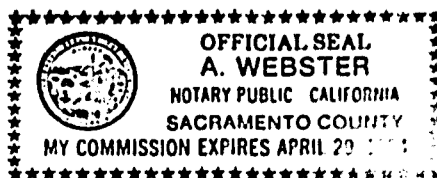
SS

COUNTY OF SACRAMENTO

ON THE 16th DAY OF January, 1991 BEFORE ME, A NOTARY PUBLIC IN AND FOR SAID STATE , PERSONALLY APPEARED CAROLE ADAMS, VICE PRESIDENT, JANE HENDREY, ASSISTANT SECRETARY OF FIRST NATIONWIDE BANK, A FEDERAL SAVINGS BANK AND CYNTHIA L STAFFA, ASSISTANT SECRETARY OF MASTER MORTGAGE COMPANY KNOWN TO BE THE OFFICER OF THE CORPORATION THAT EXECUTED THE WITHIN INSTRUMENT, AND KNOWN TO ME TO BE THE PERSON WHO EXECUTED THE WITHIN INSTRUMENT ON BEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE WITHIN INSTRUMENT PURSUANT TO ITS BY-LAWS OR A RESOLUTION OF ITS BOARD OF DIRECTORS.

A. Webster

NOTARY



243948

BOOK 191 PAGE 3833

REQUESTED BY
WESTERN TITLE COMPANY, INC.

**IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA**

91 JAN 31 AM 11:29

**SUZANNE BEAUDREAU
RECORDER**

\$8.00

PAID

KJ

DEPUTY

243948

BOOK 191 PAGE 3834