

Payoff Department 48-46
P.O. Box 5162
Southfield, MI 48086-5162

IOMC NO 964960-3
When recorded return to:
Steven Breit

P. O. Box 6904
State Line NV 89449

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

FEDERAL HOME LOAN MORTGAGE CORPORATION Owner and holder of the Note secured by Deed of Trust, Dated DECEMBER 6TH, 1989 made by STEVEN D. BREIT AN UNMARRIED MAN

as Trustor, and FIRST NEVADA TITLE COMPANY as Trustee, for the benefit of NEVADA BANKING COMPANY as Beneficiary, which Deed of Trust was recorded on DECEMBER 12TH, 1989 in the Office of the County Recorder of DOUGLAS County, State of CALIFORNIA, IN BOOK 1289, PAGE 1177, Instrument No.216340, hereby substitutes FEDERAL HOME LOAN MORTGAGE CORPORATION as Trustee in lieu of the above named Trustee under said Deed of Trust. FEDERAL HOME LOAN MORTGAGE CORPORATION hereby accept 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 to the PERSON or PERSONS LEGALLY ENTITLED THERETO, but without warranty, all the estates, title and interest now held by him under said Deed of Trust.

IN WITNESS WHEREOF said Owner and now Trustee, have caused this to be executed by them, on April 15, 1992.

OWNER & SUBSTITUTE TRUSTEE

FEDERAL HOME LOAN MORTGAGE CORPORATION
BY: INDEPENDENCE ONE MORTGAGE CORP.
ITS ATTORNEY IN FACT

Barbara A. McGann
BARBARA A MCGANN 2ND VICE PRESIDENT

STATE OF MICHIGAN)
COUNTY OF OAKLAND)

ON April 15, 1992 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN and for said County and State, personally appeared BARBARA A MCGANN personally known to me (or proved to me on the basis of satisfactory evidence to be the 2ND VICE PRESIDENT of the Corporation that executed the within instrument, known to me to be the person who executed the within instrument on behalf of the corporation therein made, and acknowledged to me that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal

Signature: BONNIE FLEMING

BONNIE FLEMING
Notary Public, Wayne County, MI
My Commission Expires Dec. 17, 1995

SEAL

277761

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STATE OF MICHIGAN
COUNTY OF OAKLAND

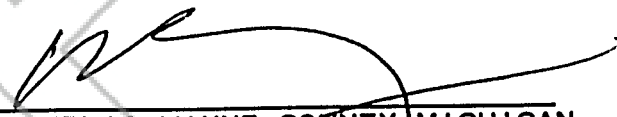
ON THIS DATE APRIL 15, 1992, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR THE SAID COUNTY AND STATE, RESIDING THEREIN, DULY COMMISSIONED AND SWORN, PERSONALLY APPEARED BARBARA A MCGANN PERSONALLY KNOWN TO ME (OF PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE) TO BE THE PERSON:

CORPORATION AS ATTORNEY IN FACT WHO EXECUTED THE WITHIN INSTRUMENT AS 2ND VICE PRESIDENT ON BEHALF OF THE CORPORATION THAT EXECUTED THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE WITHIN INSTRUMENT AND SUBSCRIBED TO THE INSTRUMENT AS THE ATTORNEY IN FACT OF FEDERAL HOME LOAN MORTGAGE CORP. AND ACKNOWLEDGE TO ME THAT SHE SUBSCRIBED THE NAME OF BARBARA A MCGANN, SECOND VICE PRESIDENT, INDEPENDENCE ONE MORTGAGE CORP., THERETO AS PRINCIPAL AND ITS NAME AS ATTORNEY IN FACT.

SEAL

WITNESS MY HAND AND OFFICIAL SEAL

BONNIE FLEMING
Notary Public, Wayne County, MI
My Commission Expires Dec. 17, 1995


NOTARY PUBLIC WAYNE COUNTY MICHIGAN
ACTING IN OAKLAND COUNTY
BONNIE FLEMING

SEAL

REQUESTED BY
Independence One
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY NEVADA

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SUZANNE BLANCHARD
RECORDER

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