RECORDING REQUESTED BY AND MAIL TO: LOGS RECORDING SERVICES 4201 Lake Cook Road Northbrook, IL 60062

PFB Loan No.: 027044 Re: HYDE, RAYMOND K. Payoff Date: September 25, 1992

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

DEED OF TRUST REFERENCE:

Dated: December 22, 1988 Recorded: January 6, 1989 Instrument No.: 193960

Book No.: 189 Page No.: 695

Trustor: RAYMOND K. HYDE AND HELEN V. HYDE, HUSBAND AND WIFE Trustee: T.D. SERVICE COMPANY, A CALIFORNIA CORPORATION Beneficiary: PACIFIC FIRST FEDERAL SAVINGS BANK

State: NEVADA / County: DOUGLAS

FEDERAL HOME LOAN MORTGAGE CORPORATION BY PACIFIC FIRST BANK, A FEDERAL SAVINGS BANK, FORMERLY KNOWN AS PACIFIC FIRST FEDERAL SAVINGS BANK ITS ATTORNEY-IN-FACT, the owner and holder of the Note secured by the above-referenced Deed of Trust hereby substitutes PACIFIC FIRST BANK, A FEDERAL SAVINGS BANK in lieu of the above-named Trustee under said Deed of Trust.

PACIFIC FIRST BANK, A FEDERAL SAVINGS BANK, hereby accepts said appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to the request of said owner and holder 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 estate, title and interest now held by it under Deed of Trust.

IN WITNESS WHEREOF said owner and holder has caused this instrument to be executed by their duly authorized officers, on October 27, 1992.

FEDERAL HOME LOAN MORTGAGE CORPORATION BY PACIFIC FIRST BANK, A FEDERAL SAVINGS BANK, FORMERLY KNOWN AS PACIFIC FIRST FEDERAL SAVINGS BANK IT'S ATTORNEY-IN-FACT

Rodney V. Powers,

SEAL

STATE OF WASHINGTON, COUNTY OF PIERCE

On October 27, 1992 before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Rodney V. Powers, Title and William E. McCaffrey, Corporate Records Manager, known to me to be officers of Pacific First Bank, a Federal Savings Bank and known to me to be the persons who executed the within instrument on behalf of FEDERAL HOME LOAN MORTGAGE CORPORATION BY PACIFIC FIRST BANK, A FEDERAL SAVINGS BANK, FORMERLY KNOWN AS PACIFIC FIRST FEDERAL SAVINGS BANK ITS ATTORNEY-IN-FACT, the corporation that executed the forgoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation for the uses and purposes therein mentioned.

BELINDA Y RANSOM NOTARY PUBLIC-WASHINGTON My Commission Expires 8-15-95 Belove. Notary Public

PACIFIC FIRST BANK, A FEDERAL SAVINGS BANK, FORMERLY KNOWN AS PACIFIC FIRST FEDERAL SAVINGS BANK, AS SUBSTITUTE TRUSTEE

V. Powers, Title Supervisor

am E. McCaffrey, Corporate Records Manager

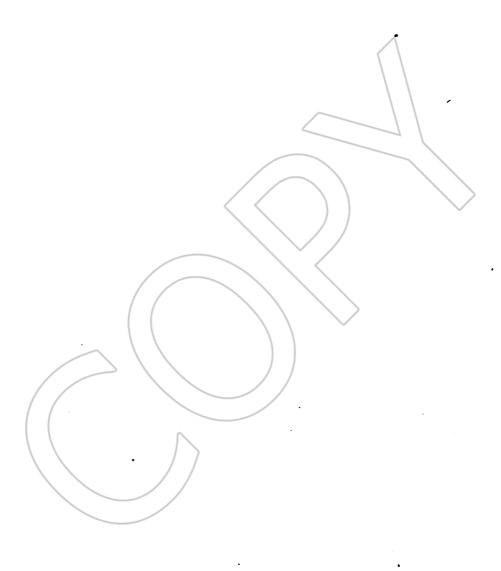
STATE OF WASHINGTON, COUNTY OF PIERCE

On October 27, 1992, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Rodney V. Powers, Title Supervisor and William E. McCaffrey, Corporate Records Manager, known to me to be officers of Pacific First Bank, a Federal Savings Bank and known to me to be the persons who executed the within instrument on behalf of said corporation as Substitute Trustee.

NEVADA (6/92) Substitution & Reconveyance Pacific First Bank (FHL)/Prepped By: SM

BELINDA Y RANSOM
NOTARY PUBLIC-WASHINGTON
My Commission Expires 8-15-95

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