V Independence One netg Corp. P.O. BOX 5'162 South field. MI 48086-5162

IOMC NO 962663-8
When recorded return to:
Don Fiene
Carolyn Fiene
285 Chimney Rock Rd.
Stateline
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 OCTOBER 11, 1989 made by DON E. FIENE AND CAROLYN FIENE, HIS WIFE

as Truster, and PACIFIC TITLE INC.
as Trustee, for the benefit of NEFADA BANKING COMPANY
as Beneficiary, which Deed of Trust was recorded on OCTOBER 19, 1989
in the Office of the County Recorder of DOUGLAS County,
State of NEVADA, IN BOOK 1089, PAGE 2201, Instrument No.213205,
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 March 03, 1993.

OWNER & SUBSTITUTE TRUSTEE

FEDERAL HOME LOAN MORTGAGE CORPORATION

BY: INDEPENDENCE ONE MORTGAGE CORP.

ITS ATTORNEY IN FACT

REBECCA BARATH ASST VICE PRESIDENT

STATE OF MICHIGAN) COUNTY OF OAKLAND)

ON March 03, 1993 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN and for said County and State, personally appeared REBECCA BARATH personally known to me (or proved to me on the basis of satisfactory evidence to be the ASST 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.

METNESS my hand and official seal

ghature: BEVERLY LYNN WHITE

23....

BEVERLY LYNN WHITE Notary Public, Wayne County, MI My Commission Expires Dec. 5, 1994

SEAL

302566

STATE OF MICHIGAN COUNTY OF OAKLAND

ON THIS DATE MARCH 03, 1993, BEFORE ME, THE UNDERSIGNED, PUBLIC IN AND FOR THE SAID COUNTY AND STATE, RESIDING THEREIN, DULY COMMISSIONED AND SWORN, PERSONALLY APPEARED DAVID C. MORGAN 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 ASST 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 DAVID C. MORGAN ASST VICE PRESIDENT OF INDEPENDENCE ONE MORTGAGE CORP., THERETO AS PRINCIPAL AND ITS NAME AS ATTORNEY IN FACT.

SEAL

WITNESS MY HAND AND OFFICIAL SEAL

PAH

NOTARY PUBLIC ( MICHEGAN ACTING IN OAKLAND COUNTY BEVERLY LYNN WHITE

SEAL

REQUESTED BY Ndependence IN OFFICIAL RECORDS OF DOUGLAS CO., HEVADA

93 MAR 23 A10:22

SUZANNE BEAUDREAU ZOO REÇÖKDER

302566

PAID KO DEPUTY
BOOK 393 PAGE4332