

WHEN RECORDED MAIL TO:

DONALD E. SMITH
960 DRESSLERVILLE ROAD
GARDNERVILLE, NV 89410

File No. F54088CA
Loan No. 801-706979

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, FEDERAL HOME LOAN MORTGAGE CORPORATION, as the owner(s) and holder(s) of the Note secured by a Deed of Trust dated July 6, 1987, made by Gene E. Smith and Sheryl Woodruff Smith, husband and wife/ Donald E. Smith and Wanda V. Smith, husband and wife, to Lawyers Title of Northern Nevada, Inc., for Sierra Savings, Beneficiary, which Deed of Trust was recorded July 24, 1987, as Entry No. 158695, in Book 787, at Page 2932, in the Official Records of Douglas County, Nevada.

Heroby substitutes ARM Financial Corporation as Trustee in lieu of the Trustee therein.

ARM Financial Corporation hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and 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 the estate now held by it under said Deed of Trust.

In Witness whereof, the owner and holder above named, and ARM Financial Corporation, as Successor Trustee, have caused this instrument to be executed, each in its respective interest.

FEDERAL HOME LOAN MORTGAGE CORPORATION

**ARM FINANCIAL CORPORATION,
as Trustee**

By: SEAD *Ella L. Lee*
Ella L. Lee, Assistant Treasurer

By: *Estrelita Chamberlain*
Estrelita Chamberlain
Assistant Vice President

State of Virginia)
County of Fairfax) ss.

State of California)
County of San Diego) ss.

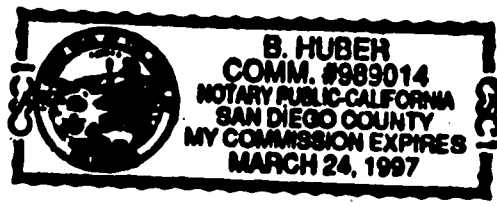
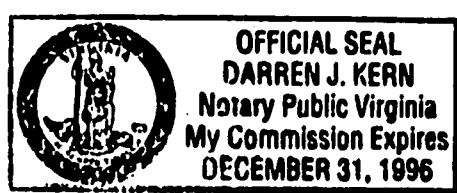
On ~~FEB 28~~ ^{FEB 23} 1994, personally appeared before me, Ella L. Lee, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/hsr/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

On February 23, 1994, personally appeared me, Estrelita Chamberlain, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.
Darren J. Kern
Notary Public
Residing at:
My Commission Expires:

Witness my hand and official seal.
B. Huber
B. Huber, Notary Public
Residing at: San Diego
My Commission Expires:

ck/0294sf.41



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COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'94 MAR 15 AM 1:59

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SUZANNE BEAUDREAU
RECORDER

\$ 11.00 PAID kg DEPUTY