

WHEN RECORDED MAIL TO:

Western Title Company  
P.O. Box 3745  
Stateline, NV 89449

File No. S60201LB  
Loan No. 801-710559

**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 1, 1985, made by Steven D. Johnson, an unmarried man, to Douglas County Title Co., Inc., for Sierra Savings and Loan Association, Beneficiary, which Deed of Trust was recorded July 5, 1985, as Entry No. 119755, in Book 785, at Page 446, in the Official Records of Douglas County, Nevada.

Hereby 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

**SEAC**

By: Josephine G. Bourgeois  
Josephine G. Bourgeois, Assistant Treasurer

ARM FINANCIAL CORPORATION,  
as Trustee

By: Estrelita Chamberlain  
Estrelita Chamberlain  
Assistant Vice President

State of ~~Virginia~~ )  
County of ~~Stafford~~ ) ss.

On JUN 24 1994 personally appeared before me, Mitsuo S. Aoyama, 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.

Mitsuo S. Aoyama  
Notary Public

Residing at:  
My Commission Expires:

State of Nevada )  
County of San Diego ) ss.

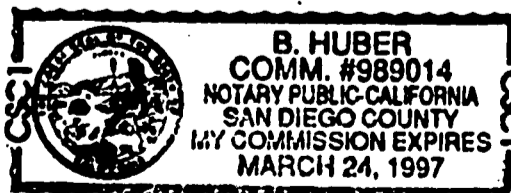
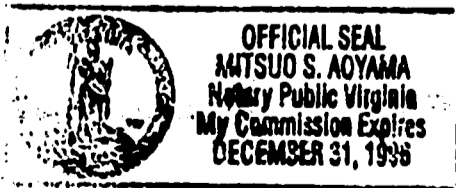
On June 17, 1994, personally appeared before me, Estrelita Chamberlain, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.

B. Huber  
B. Huber, Notary Public

Residing at: San Diego  
My Commission Expires:

db/0694



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COPY

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'94 JUL 29 P12:45

SUZANNE BEAUDREAU  
RECORDER

\$ 11.00 PAID *GR* DEPUTY

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