Northern Nevada Title Company **512 North Division Street** Carson City, NV 89703

File No. D0940998RT Loan No. 801-710195

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Federal National Mortgage Association, as the owner(s) and holder(s) of the Note secured by a Deed of Trust dated September 6, 1984, made by Gene Moore and Marion Moore, husband and wife as joint tenants, to Lawyers Title Insurance Corporation, for Sierra Savings and Loan Association, Beneficiary, which Deed of Trust was recorded September 17, 1984, as Entry No. 106706, in Book 984, at Page 1258, 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.

AMERICAN RESIDENTIAL MORTGAGE CORPORATION, as Attorney in Fact for Federal National Mortgage Association

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Peter S. Andrade Second Vice President

State of California

County of San Diego) ss.

On November 9, 1994, personally appeared before me, Peter S. Andrade, 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.

Arlene F.Pablo, Notary Public Residing at: San Diego

My Commission Expires:

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Arlene F. Pablo Comm #1024983 NOTARY PUBLIC CALIFORN: AD SAN DIEGO COUNTY COmm Expres May 4, 1939 ARM FINANCIAL CORPORATION, as Trustee

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Estrelita Chamberlain Vice President

State of California

County of San Diego

On November 9, 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.

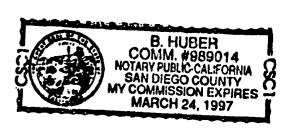
B. Huber, Notary Public

Residing at: San Diego My Commission Expires:

REQUESTED BY Northern Nevada Title Company IN OFFICIAL RECORDS OF DOUGLAS CO . NEVADA

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SUZANNE BEAUDREAU RECORC _ DEPUTY



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