## AFTER RECORDING RETURN TO:

Andrew & Mary Burnham 825 Mahogany St. Minden, NV 89423

## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

THE UNDERSIGNED, METROPOLITAN FEDERAL BANK, FSB, AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED ON JANUARY 6, 1989, MADE BY ANDREW R. BURNHAM AND MARY K. BURNHAM,

HUSBAND AND WIFE, AS JOINT TENANTS,

TRUSTOR; TO AMERICAN CHARTER MORTGAGE CORPORATION, BENEFICIARY, WHICH DEED OF TRUST WAS RECORDED ON JANUARY 10, 1989 AS DOCUMENT NO. 194086 IN BOOK 189, OF OFFICIAL RECORDS, DOUGLAS COUNTY, NEVADA, HEREBY SUBSTITUTES METROPOLITAN FEDERAL BANK, FSB, AS TRUSTEE IN LIEU

OF THE TRUSTEE THEREIN. SAID NOTE, TOGETHER WITH ALL OTHER INDEBTEDNESS SECURED BY SAID DEED OF TRUST, HAS BEEN FULLY PAID AND SATISFIED; AND AS SUCCESSOR TRUSTEE THE UNDERSIGNED 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.

DATED JUNE 09, 1994.

METROPOLITAN FEDERAL BANK, FSB FKA AMERICAN CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION

ITS ASST. VICE PRESIDENT

RONALD B. MOHAGEN

SEAD

ASST VICE PRESIDENT JUDY B. LAVEN ITS ASST

STATE OF MINNESOTA}

}ss.

COUNTY OF RAMSEY

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME ON JUNE 09, 1994, BY RONALD B. MOHAGEN ASST. VICE PRESIDENT & JUDY B. LAVEN ASST. VICE PRESIDENT OF METROPOLITAN FEDERAL BANK, FSB, A CORPORATION UNDER THE LAWS OF THE UNITED STATES OF AMERICA, ON BEHALF OF THE CORPORATION.

FOR RECORDERS USE

REQUESTED BY PACIFIC TITLE. INC N OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

FEB 17 A1:29

LINDA SLATER

NOTARY

SUSAN M. RAYMO NOTARY PUBLIC - MINNESOTA & RAMSEY COUNTY My Comm. Expires Dec. 16, 1998 356385

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