

10-
NEVADA

AFTER RECORDING, PLEASE MAIL TO:
LAD - DOCUMENT RELEASE DEPT.
METMOR FINANCIAL, INC.
P.O. BOX 10917
OVERLAND PARK, KS 66225-9900
LOAN # 4283651 Lv

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

Under and by virtue of the authority vested in the undersigned as the present owner and holder of the beneficial interest under that certain Deed of Trust and all indebtedness secured thereby, which Deed of Trust is recorded in the Official Records of DOUGLAS County, State of Nevada, and identified as follows:

Trustor(s): JOHN E. URBAN AND CHERYL URBAN

Trustee: FIRST AMERICAN TITLE INSURANCE CO.

Date Recorded: 8/31/94 Instrument No. 345261 Book/Reel: 0894 Page Image: 5842

The undersigned, Federal Home Loan Mortgage Corporation, by and through METMOR FINANCIAL, INC. its Attorney-in-Fact, for reasons satisfactory to itself, hereby appoints and substitutes Federal Home Loan Mortgage Corporation, Trustee in said Deed of Trust and the said Federal Home Loan Mortgage Corporation, as such substituted Trustee, is hereby vested with all the title, interest, powers, duties and trusts conferred upon the Trustee by said Deed of Trust. And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied.

NOW THEREFORE, Federal Home Loan Mortgage Corporation, as substituted Trustee, does hereby RECONVEY, without warranty, to the persons legally entitled thereto, all the estate and interest now held by said Trustee thereunder.

IN WITNESS WHEREOF, Federal Home Loan Mortgage Corporation, as such Trustee has executed the Reconveyance by and through its Attorney-in-Fact, this 20th day of June, 1995.

Federal Home Loan Mortgage Corporation
By its Attorney-in-Fact, METMOR FINANCIAL, INC.
pursuant to Power of Attorney recorded in Book
589, Page 3633, Inst. No. 202885,
of the Office of the Recorder of
DOUGLAS County, Nevada.



BY: [Signature]
Maria Ambriz Vice President
BY: [Signature]
Charlotte I. Weber Asst. Secretary

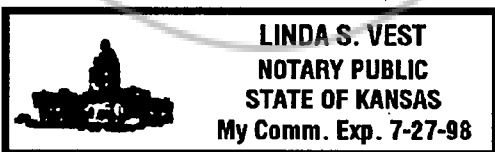
STATE OF KANSAS)
)ss.
COUNTY OF JOHNSON)

On this 20th day of June, 1995, before me, the undersigned, a Notary Public in and for the said County and State, personally appeared Maria Ambriz, and Charlotte I. Weber known to me to be the Vice President and Asst. Secretary, respectively, of METMOR FINANCIAL, INC. respectively, the corporation that executed the within instrument as Attorney-in-Fact for Federal Home Loan Mortgage Corporation, and known to me to be the persons who executed the within instrument in behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

[Signature]
Linda S. Vest Notary Public

My Commission Expires: 7/27/98



REQUESTED BY
Metmor Financial Inc
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 JUN 29 AM 1:15

365221

BK 0695PG5104

LINDA SLATER
RECORDER
\$10 PAID [Signature] DEPUTY