

WHEN RECORDED MAIL TO:
REGINA WALKER
FIRST NATIONWIDE MORTGAGE CORPORATI
P.O. BOX 9481, #1020
GAITHERSBURG, MD 20898-9481

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 881-00747252

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by said Deed of Trust may appoint a successor trustee to any Trustee thereunder appointed;

AND WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein.

Trustor : VERNON A. BELL AND JOANNE S. BELL, HUSBAND AND WIFE, AS JOINT TENANTS

Trustee : LAWYERS TITLE OF NORTHERN NEVADA, INC.

Original Mortgagee: SIERRA SAVINGS AND LOAN ASSOCIATION

Date of Deed: August 1, 1986
Date Recorded : August 6, 1986
Book : 886
Page : 466
Instrument: 138608

in the records of DOUGLAS County, Nevada and more particularly described on said Deed of Trust referred to herein.

AS SET FORTH IN DEED OF TRUST AND INCORPORATED BY REFERENCE HEREIN

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on June 20, 1995 .

RESOLUTION TRUST CORPORATION AS CONSERVATOR FOR
STANDARD FEDERAL SAVINGS ASSOCIATION, TRANSFEREE OF
RESOLUTION TRUST CORPORATION AS RECEIVER FOR STANDARD
FEDERAL SAVINGS BANK F/K/A STANDARD FEDERAL SAVINGS AND
LOAN ASSOCIATION
BY AND THROUGH IT'S ATTORNEY-IN-FACT
FIRST NATIONWIDE MORTGAGE CORPORATION



By and through a Power of Attorney recorded on in

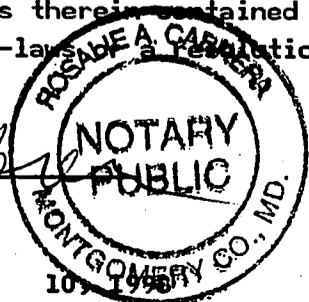
Kenneth Klima
KENNETH KLIMA
ASSISTANT SECRETARY

By: Gladys Shipley
GLADYS SHIPLEY
REAL ESTATE OFFICER

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 20TH day of June 1995 , before me, the undersigned, a Notary Public in said State, personally appeared GLADYS SHIPLEY and KENNETH KLIMA , personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as REAL ESTATE OFFICER and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, and acknowledged to me, that they, as such officers, being authorized to do so, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws and resolution of its Board of Directors.

WITNESS My hand and official seal.
Rosalie A. Cabrera
ROSALIE A. CABRERA
NOTARY PUBLIC
My Commission Expires: March 10, 1996



367780

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 AUG -7 A11:01

LINDA SLATER
RECORDER

\$ 11.00 PAID *K2* DEPUTY

367780

BK0895PG096 J