

JC GOODSSELL
P.O.BOX 133
TOPAZ, CA 96133

WMC LN. #28506707

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Nevada Housing Division is the owner and holder of the Note secured by the following Deed of Trust: Trustor: Scott Q. Bergan & Nancy J. Bergan, Trustee: Mason-McDuffie Company Inc., Beneficiary: Mason-McDuffie Investment Company, Dated: 10/22/79, Recorded: 10/26/79, Instrument No.: 38216, Book: 1079** of Official Records of Douglas County, Nevada, hereby substitutes WESTWOOD ASSOCIATES as Trustee in lieu of the above named Trustee under said Deed of Trust.

WESTWOOD ASSOCIATES hereby accepts said appointment as Trustee under said Deed of Trust and as successor Trustee, 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 estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, Nevada Housing Division and WESTWOOD ASSOCIATES have caused these presents to be executed by their duly authorized officer, dated November 21, 1995.

** PAGE 2154 , RE-RECORDED ON NOVEMBER 20, 1997, IN BOOK 1179, PAGE 1204, INST.#38902

NEVADA HOUSING DIVISION
(Owner)

WESTWOOD ASSOCIATES
(Trustee)

By: Nancy Corbin
Nancy Corbin
Loan Administration Officer

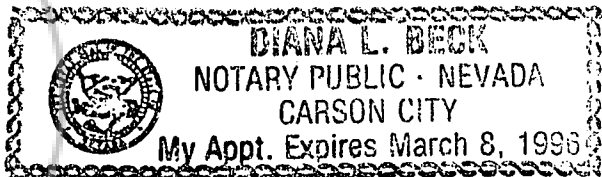
By: John Chipman
JOHN CHIPMAN, ASSISTANT SECRETARY

By: _____ **SEAL**

STATE OF NEVADA)
CARSON CITY)

On November 21, 1995, before me, a Notary Public within and for said Carson City, personally appeared Nancy Corbin, to me personally known who, being duly sworn did say that she is the Loan Administration Officer of the Nevada Housing Division named in the foregoing instrument and acknowledged that she executed the same.

Diana L. Beck
Notary Public



STATE OF CALIFORNIA)
COUNTY OF LOS ANGELES)

On 12/06.95, before me, the undersigned, a Notary Public in and for said State, personally appeared JOHN CHIPMAN, and _____ of _____

WESTWOOD ASSOCIATES known to me to be the officers of the corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on 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.

Arnetta Grays
Arnetta Grays Notary Public

✓ Rtn to: West Wood Associates
PO Box 54089
Los Angeles, CA 90054-0089

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

No. 5193

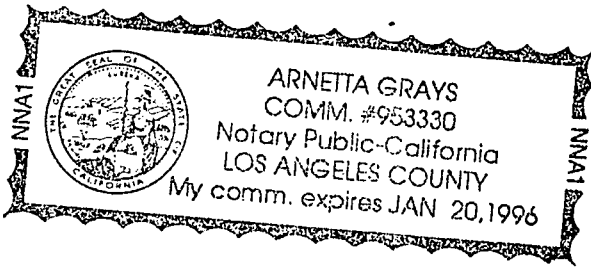
State of CALIFORNIA

County of LOS ANGELES

On 12/9/95 before me, ARNETTA GRAYS, NOTARY PUBLIC
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared JOHN CHIPMAN
NAME(S) OF SIGNER(S)

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.

Arnetta Grays
SIGNATURE OF NOTARY

OPTIONAL SECTION

CAPACITY CLAIMED BY SIGNER

Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document.

- INDIVIDUAL
- CORPORATE OFFICER(S)
ASSISTANT SECRETARY
TITLE(S)
- PARTNER(S) LIMITED
 GENERAL
- ATTORNEY-IN-FACT
- TRUSTEE(S)
- GUARDIAN/CONSERVATOR
- OTHER: _____

SIGNER IS REPRESENTING:

NAME OF PERSON(S) OR ENTITY(IES)

WESTWOOD ASSOCIATES

OPTIONAL SECTION

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT:

TITLE OR TYPE OF DOCUMENT SUBSTITUTION OF TRUST DEED & DEED RECONY.

NUMBER OF PAGES 1 DATE OF DOCUMENT _____

Though the data requested here is not required by law, it could prevent fraudulent reattachment of this form.

SIGNER(S) OTHER THAN NAMED ABOVE _____

REQUESTED BY
Weyerhaeuser mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 DEC 26 AM 11:52

LINDA SLATER
RECORDER
PAID \$2 DEPUTY

377531

BK 1295 PG 3866