

10/ North American Mortgage Co
3883 Airway Dr
Santa Rosa CA 95403

Loan No. 397254 11/20/95 RL

Title Order No. N/A

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS: NORTH AMERICAN MORTGAGE COMPANY®, a Delaware Corporation, successor by merger to IMCO REALTY SERVICES—A CALIFORNIA LIMITED PARTNERSHIP, who is the owner and holder of the Note secured by the Deed of Trust dated NOVEMBER 1ST, 1994, made by LARRY MALLORY AND, CHERYL MALLORY, HUSBAND AND WIFE

WESTERN TITLE COMPANY, as Trustor(s)
WESTERN TITLE COMPANY, as Trustee for
benefit of NORTH AMERICAN MORTGAGE COMPANY, as Beneficiary,
which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada
in BOOK 1194 of Official Records, PAGE 0404, as Entry No. 349915, recorded on NOVEMBER 2 1994;

and WHEREAS the said as Beneficiary, now desire(s) that another trustee be appointed in the place and stead of WESTERN TITLE COMPANY,
to execute the trust in said Deed of Trust, and for that purpose appoints NORTH AMERICAN MORTGAGE COMPANY
to act as substituted trustee;

NOW THEREFORE, the said NORTH AMERICAN MORTGAGE COMPANY is hereby appointed and hereby accepts said appointment as Trustee under said Deed of Trust and as successor Trustee does hereby reconvey unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the Beneficiary has caused these presents to be executed on DEC 01 1995.

BENEFICIARY NORTH AMERICAN MORTGAGE COMPANY®,
a Delaware Corporation, successor by merger to IMCO Realty
Services—a California Limited Partnership

TRUSTEE

NORTH AMERICAN MORTGAGE COMPANY

Lynn Pelletier
Lynn Pelletier - Vice President

BY *Lynn Pelletier*
LYNN PELLETIER - VICE PRESIDENT
STATE OF CALIFORNIA

STATE OF CALIFORNIA

COUNTY OF SONOMA

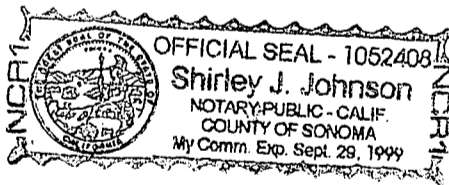
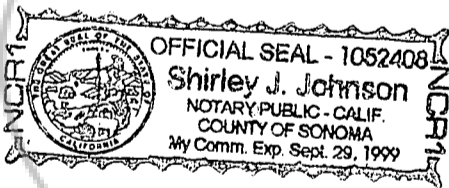
COUNTY OF SONOMA

On DEC 01 1995 before me, SHIRLEY J. JOHNSON
personally appeared LYNN PELLETIER,
VICE PRESIDENT 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 on
behalf of which the person(s) acted, executed the instrument.

On DEC 01 1995, before me,
the undersigned, a Notary Public in and for said State,
personally appeared LYNN PELLETIER
personally known to me to be the person who executed the
within instrument as VICE PRESIDENT on behalf
of NORTH AMERICAN MORTGAGE COMPANY,
the corporation therein named, and acknowledged to me and
that such corporation executed the within instrument pursuant
to its bylaws or a resolution of its board of directors.

My commission Expires on: SEP 29 1999

My commission Expires on: SEP 29 1999



WITNESS my hand and official seal.

Witness my hand and official seal.

Shirley Johnson
Notary's Signature

Shirley Johnson
Notary Public, residing at:

After Recording Mail to:

L. MALLORY
656 CARMEL WAY
GARDNERVILLE, NV 89410

REQUESTED BY
North American Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 DEC 26 P12:18

LINDA SLATER
RECORDER

\$10 PAID DEPUTY

377539

BK 1295 PG 3889