Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

American Reconveyance Corp. 25570 Rye Canyon Rd. Suite G Valencia, CA 91355

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Countrywide Funding Corporation #:3961313 "Buckley" Lender ID:/3961313 Douglas County Nevada

INDEPENDENT NATIONAL MORTGAGE CORPORATION AS ATTORNEY IN FACT FOR THE NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1994-W AT 101 BARCLAY STREET NEW YORK, NY 10286 CORP. TRUST MBS is the Owner and Holder of the Note secured by the Deed of Trust dated 10/21/1994, made by DENNIS R. BUCKLEY AND THERESE S. BUCKLEY, HUSBAND AND WIFE as Trustor, with MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION as Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded on 11/02/1994 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 349893 Book/Reel/Liber 1194, Page/Folio 0341, wherein said Owner and Holder hereby substitutes RICHMOND/MONROE DBA AMERICAN RECONVEYANCE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Legal:

ALL THAT CERTAIN LOT, PIECE OF PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED WITHIN A PORTION OF THE SOUTH ONE-HALF OF SECTION 14, TOWNSHIP 12 NORTH, RANGE 19 EAST, MOUNT DIABLO BASELINE AND MERIDIAN, DOUGLAS COUNTY, NEVADA, AND BEING AS ADJUSTMENT OF PARCEL "A" AS SHOWN ON THE RECORD OF SURVEY FOR "RUN AROUND RANCH" AND RECORDED IN BOOK 373 ON PAGE 133, AS DOCUMENT NO. 64581, DOUGLAS COUNTY, NEVADA, RECORDER'S OFFICE, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SECTION 14, TOWNSHIP 12 NORTH, RANGE 19 EAST, M.D.B. & M., AS SHOWN ON SAID RECORD OF SURVEY, DOCUMENT NO. 64581, THENCE NORTH 45 DEGREES 09 FEET 47 INCHES EAST, 1,562.42 FEET TO THE POINT OF BEGINNING; THENCE NORTH 71 DEGREES 02 FEET 22 INCHES EAST, 1000.00 FEET FEET; THENCE EAST, 1420.86 FEET; THENCE SOUTH 433.42 FEET; THENCE ALONG THE ARC OF A NON-TANGENT CURVE TO THE LEFT HAVING A DELTA ANGLE OF 62 DEGREES 16 FEET 52 INCHES RADIUS OF 45.00 FEET, AND AN ARC LENGTH OF 48.92 FEET; THENCE NON-TANGENT TO THE PRECEDING CURVE NORTH38 DEGREES 09 FEET 47 INCHES WEST, 184.85 FEET TO THE POINT OF BEGINNING.

Property Address: 462 Alex Court, Gardnerville, NV, 89410-

IN WITNESS WHEREOF, INDEPENDENT NATIONAL MORTGAGE CORPORATION AS ATTORNEY IN FACT FOR THE NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1994-W AT 101 BARCLAY STREET NEW YORK, NY 10286 CORP. TRUST MBS as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Independent National Mortgage Corporation as Attorney in Fact for The New York Trustee under the Pooling and Servicing Agreement Series 1994-W at 101 Barclay Street New York, NY 10286 Corp. Trust MBS

On January 24 (DATE)

KAREN MASTRO VICE PRESIDENT

RICHMOND/MONROE DBA AMERICAN RECONVEYANCE CORPORATION 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.

By Richmond/Monroe dba American Reconveyance

Corporation as Trustee

By:

STANLEY GXINSFORT

PRESIDENT

LER-19960104-0002 NVDOUGL DOUGLAS NV BAT: 11084 KXNVSBR1

CALIFORNIA 1994

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State of California County of Los Angeles

WITNESS my hand and official seal.

Signature

My Commission expires August 21, 1996

DONNA MARIE FREEMAN
COMM. # 972015
Notary Public — California
LOS ANGELES COUNTY
My Comm. Expires AUG 21, 1996

Americal Records of Douglas co. Nevada

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LINDA SLATER
RECORDER

PAID KODEPUTY

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