

WHEN RECORDED MAIL TO

Name...: Countrywide Funding Corporation
Address: 6400 Legacy Drive
Department PTX-41
Plano, Texas 75024

95032316

SUBSTITUTION OF TRUSTEE

WHEREAS, ALBERT J RUHLAND AND WENDY E RUHLAND HUSBAND AND WIFE AS JOINT TENANTS

STAN-SHAWCORPORATION was the original Trustor,
DIRECTORS MORTGAGE LOAN CORPORATION DBA COURTESY FUNDING was the original Trustee, and
was the original Beneficiary

under that certain Deed of Trust dated 04/28/94 and
recorded on 05/04/94, in Book 594, Page 536,
Document # 194336742 of Official Records of CLARK DOUGLAS
County, State of Nevada and covering the following described property:

Assigned
Date: July 8, 1994
Inst #: 341465
Book: 794
Page: 1084

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and
WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in the place and
stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes:

STEWART TITLE OF DOUGLAS COUNTY

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and
the singular number includes plural.

DIRECTORS MORTGAGE LOAN CORP. DBA
Countrywide Funding Corporation SEAL

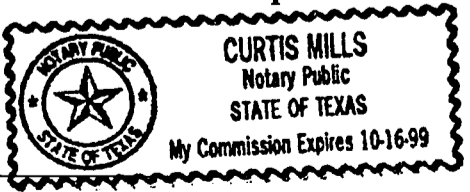
Dated: 01/26/96

By: Janet Parker
Janet Parker
ASSISTANT SECRETARY
By: Yasmin Imam
YASMIN IMAM
ASSISTANT SECRETARY

STATE OF TEXAS)
COUNTY OF COLLIN)

On 01/26/96, personally appeared before me Janet Parker and
YASMIN IMAM who being by me duly sworn did say, each for himself,
that s/he, the said Janet Parker is the ASSISTANT SECRETARY
, and s/he the said YASMIN IMAM is the ASSISTANT SECRETARY of
Countrywide Funding Corporation, and that the within and foregoing instrument
was signed in behalf of said corporation by authority of a resolution of its Board of Directors, and said
Janet Parker and YASMIN IMAM
each duly acknowledged to me that said corporation executed the same and that the seal affixed is the
seal of said corporation.

My Commission expires:



Curtis Mills
Notary Public, Residing at
COLLIN COUNTY, TEXAS)

COPY

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

'96 FEB 23 A9:56

LINDA SLATER
RECORDER

S. J. O. PAID *KA* DEPUTY

381878

BK 0296 PG 3836