

Loan No. 387661 LM

Title Order No. _____

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 AUGUST 4, 1994, made by STEPHEN CLARK CROW, AN UNMARRIED MAN

_____, as Trustor(s)
STEWART TITLE, as Trustee for
benefit of FEDERAL NATIONAL MORTGAGE ASSOCIATION, as Beneficiary,
which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada
in BOOK 0894 of Official Records, PAGE 2135, as Entry No. 343886, recorded on AUGUST 12,
1994;

and WHEREAS the said as Beneficiary, now desire(s) that another trustee be appointed in the place and stead of
STEWART TITLE
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 MAY 09 1996

FEDERAL NATIONAL MORTGAGE ASSOCIATION
BENEFICIARY NORTH AMERICAN MORTGAGE COMPANY®,
a Delaware Corporation, successor by merger to IMCO Realty
Services—a California Limited Partnership, ITS ATTORNEY
IN FACT

TRUSTEE NORTH AMERICAN MORTGAGE COMPANY

[Signature]
Lynn Pelletier - Vice President

[Signature]
BY LYNN PELLETIER SR. VICE PRESIDENT

STATE OF CALIFORNIA

STATE OF CALIFORNIA

COUNTY OF SONOMA

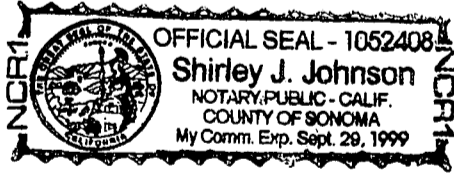
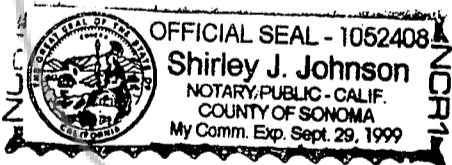
COUNTY OF SONOMA

On MAY 09 1996 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 MAY 09 1996, 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 SR. 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.

[Signature]
Notary's Signature

[Signature]
Notary Public, residing at:

After Recording Mail to:
STEPHEN CROW
PO BOX 991333
REDDING CA 96099

388438

BK 0596 PG 4 1 0 1

COPY

REQUESTED BY
North American mortgage
UNOFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'96 MAY 23 AM 11:17

LINDA SLATER
RECORDER

11/00
PAID *KJ* DEPUTY

388438

BK0596PG4102