SPACE ABOVE FOR RECORDER'S USE

Loan No. 3443697

Book/Reel:

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

Under and by virtue of the authority vested in the undersigned and the present owner and holder of the beneficial interest under that certain Deed of Trust and all indebtedness secured thereby, which Deed of Trust is recorded in the Official Records of DOUGLAS County, Nevada, and identified as follows:

Trustor(s): CHARLOTTE W. SHABER, AN UNMARRIED WOMAN

Trustee: NORTHERN NEVADA TITLE COMPANY

Date Recorded: November 30, 1993 1193

Instrument No.: 323818 Page/Image: 6098

The undersigned, First Trust National Association, for reasons satisfactory to itself, hereby appoints and substitutes THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. as trustee in said Deed of Trust and the said THE PRUDENTIAL HOME MORTGAGE COMPANY, INC., as such substituted trustee, is hereby vested with all the title, interest, powers, duties and trusts conferred upon the Trustee by said Deed of Trust.

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied;

NOW THEREFORE, THE PRUDENTIAL HOME MORTGAGE COMPANY, INC., as substituted Trustee, does hereby RECONVEY, without warranty, to the persons legally entitled thereto, all the estate and interest now held by said Trustee thereunder.

IN WITNESS WHEREOF, THE PRUDENTIAL HOME MORTGAGE COMPANY, INC., as such Trustee has executed this Reconveyance.

Dated: July 18, 1996

P.O. A

dek- 12-20-94

bll- 1294

Pg- 2962

The Prudential Home Mortgage Company, Inc.

As Attorney-In-Fact for

First Trust National Association

Vice President Beth Ann McCauley

MARYLAND STATE OF

COUNTY OF FREDERICK

On July 18, 1996 before me, the subscriber, a Notary Public, personally appeared Beth Ann McCoulevand Suzy Bailer a Vice President and Substitute Trustee of The Prudential Home Mortgage Company, Inc., known to me to be the persons whose names are subscribed as attorney-in-fact for First Trust National Association, As Trustee by virtue of the certain Power of Attorney dated April 14, 1993, recorded on May 7, 1993 at Document number 2718301 in the office of the Ramsey County Recorder, State of Minnesota, and acknowledged that they executed the same as the act of their principal for the purposes contained herein.

WITNESS my hand and official seal.

Notary Public in and for said County and State

Norwest Mortgage, Inc.

7495 New Horizon Way Frederick, MD 21703

(800) - 423 - 5021

HOLLIS J Notary Public Carroll Co., MD

Comm. Expe. Oct. 22, 1996

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LINDA SLATER
SORECORDER
PAIDK DEPUTY