Loan No. 4475094

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): RATTI A. MOSS, AN UNMARRIED WOMAN

UNITED TITLE OF NEVADA

Date Recorded: October 20, 1995

1095 Book/Reel:

Instrument No.: 373238 3567 Page/Image:

The undersigned, The Prudential Home Mortgage Company, Inc., 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: August 14, 1996

The Prudential Home Mortgage Company, Inc.

Vice President

TS J

STATE OF MARYLAND

COUNTY OF FREDERICK

On August 14, 1996 before me, the subscriber, a Notary Public, in and for said County and State, personally appeared _______________________________and known to me to be the Vice President of the corporation that executed the within instrument, and known to me to be the persons who executed the within that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Notary Public in and for said County

Prepared by: Norwest Mortgage,

PATTI Moss

7495 New Horizon Way

Frederick, MD 21701

(800) 423-5021

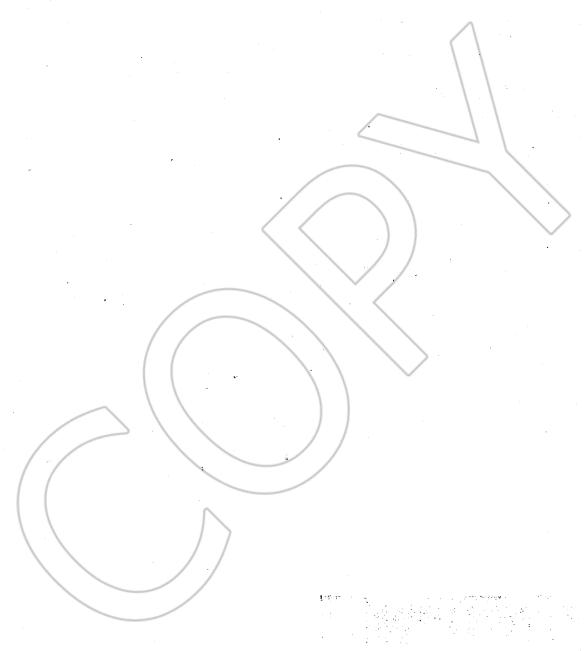
MY COMMISSION EXPIRES MAY 2, 2000

BK 1 0 9 6 PG 0 3

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page

4 SATURN CIRLE Rancho Mirage, CA 92270



MEQUESTED BY

Amy Trochaska

NOTICE AL RECORDS OF

DOUBLAS CO... NEVADA

'96 OCT -3 A11:09

LINDA SLATER
RECORDER

SLOPAID DEPUTY

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