

Recording Requested By

And When Recorded Mail To:

KATHLEEN DAVIS  
5040 JACKSON ST #148  
N HIGHLANDS  
CA 95660-0000

#96021909

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

GFBS LOAN NO. 1953793

The Undersigned, Bank of New York, as Trustee, as the owner and holder of the Note secured by a Deed of Trust dated OCTOBER 11, 1993, made by KATHLEEN C DAVIS, A WIDOW, Trustor(s), to STANDARD TRUST DEED SERVICE COMPANY, Trustee for HEADLANDS MORTGAGE COMPANY, Beneficiary, which Deed of Trust was recorded OCTOBER 21, 1993 as Instrument No. 320754, in Book 1093, Page 3990, of Official Records, in the office of the Recorder of DOUGLAS, NEVADA, hereby substitutes GLENDALE FEDERAL BANK, FSB as Trustee in Lieu of the Trustee therein.

GLENDALE FEDERAL BANK, FSB, hereby accepts said appointment as Trustee under the above Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and GLENDALE FEDERAL BANK, FSB as Successor Trustee, has caused this instrument to be executed each in its respective interest.

INDEPENDENT NATIONAL MORTGAGE CORPORATION  
AS ATTORNEY IN FACT FOR  
BANK OF NEW YORK AS TRUSTEE

Beneficiary:

Trustee: LISA FREDERICKS  
ASSISTANT SECRETARY  
GLENDALE FEDERAL BANK, FSB  
R. BLAIR, VICE PRESIDENT

SEAL

Beneficiary:  
State of CALIFORNIA County of LOS ANGELES

On MAR 19 1997, before me, JANET TIFEKCHIAN, personally appeared LISA FREDERICKS

( ) personally known to me -OR- ( ) proved to me on the basis of satisfactory evidence to be the person(s) whose names(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 upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal

Janet Tifekchian



Trustee:  
State of CALIFORNIA County of SAN DIEGO

On 4/16/97, before me, CAROL GILL, NOTARY PUBLIC, personally appeared R. BLAIR, VICE PRES.

( X ) personally known to me -OR- ( ) proved to me on the basis of satisfactory evidence to be the person(s) whose names(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 upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal

Carol Gill  
CAROL GILL



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REQUESTED BY  
**Stewart Title of Douglas County**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

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LINDA SLATER  
RECORDER  
\$11.00 PAID *kr* DEPUTY