

RECORDING REQUESTED BY:

✓ **WELLS FARGO BANK**
P. O. BOX 85071
SAN DIEGO, CA 92186-5293

WHEN RECORDED RETURN TO:

BARBARA J ANDRADE

2639 VICKY LN
MINDEN, NV 89423

Loan No. **0004856373**

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, **July 25, 1997**, by and between **AMERICAN SECURITIES COMPANY**, a California Corporation ("Successor Trustee"), and **BANK OF NEW YORK, AS TRUSTEE**, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated **November 29, 1994** and executed by **BARBARA J. ANDRADE, AN UNMARRIED WOMAN**, as trustor, to **STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION**, as trustee ("Original Trustee"), for the benefit of **FIRST CALIFORNIA MORTGAGE CO., A CALIFORNIA CORPORATION** ("Original Beneficiary"), which Deed of Trust was recorded on **December 6, 1994** in the Office of the Recorder of the County of **DOUGLAS**, State of Nevada, as Serial No. **352145** in Book(Reel) **1294** at Page(Image) **1048** ;

WHEREAS, Successor Beneficiary is the Original Beneficiary or successor in interest to Original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust, and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to Original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Trustee and Successor Beneficiary agree as follows:

1. Successor Beneficiary, appoints Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust.
2. Successor Trustee does hereby quitclaim and reconvey unto the person or persons legally entitled thereto, without any warranty, all of the right, title and interest granted to Original Trustee by the Deed of Trust in the real property described therein, reference being hereby specifically made to the Deed of Trust and record thereof for a particular description of said real property. This reconveyance is executed at the request of Successor Beneficiary.

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IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

AMERICAN SECURITIES COMPANY
A CALIFORNIA CORPORATION
("Successor Trustee")

By: *Carrie Carlson*
CARRIE L. CARLSON
ASSISTANT SECRETARY

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

("Successor Beneficiary")
By: *Barbara Perez*
BARBARA PEREZ
VICE PRESIDENT

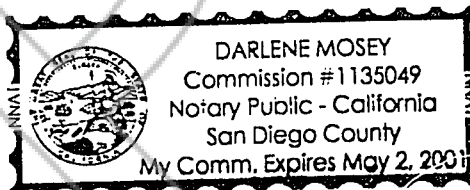
SEAL

STATE OF CALIFORNIA
County of San Diego

On September 3, 1997, before me, DARLENE MOSEY, personally appeared CARRIE L. CARLSON, ASSISTANT SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal.

Darlene Mosey
Notary's Signature



(Notary's Seal)

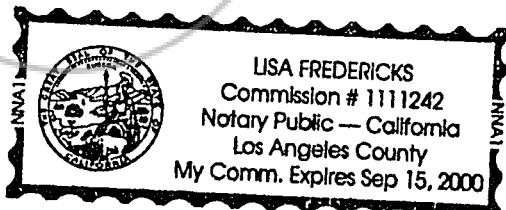
STATE OF CALIFORNIA
County of LOS ANGELES

On July 25, 1997, before me, LISA FREDERICKS, personally appeared BARBARA PEREZ, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal.

Lisa Fredericks
Notary's Signature

(Notary's Seal)



REQUESTED BY
Wells Fargo
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 SEP -9 A8:59

LINDA SLATER
RECORDER
\$ 11.00 PAID BY DEPUTY

0421191

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