

WHEN RECORDED MAIL TO:
WENDY VAN LEEUWEN
FIRST NATIONWIDE MORTGAGE CORP
DEPT. 1020, PO BOX 9481
GAITHERSBURG, MD 20898-9989

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 577-06185219

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by said Deed of Trust may appoint a successor trustee to any Trustee thereunder appointed;

AND WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein.

Trutor : HARRY TEDSEN AND RENATE E. TEDSEN

Trustee : FAMILY FINANCIAL SERVICES, INC.

Original Mortgagee: CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION

Date of Deed: May 15, 1986
Date Recorded : May 21, 1986
Book : 586
Page : 2143
Instrument: 135135

in the records of DOUGLAS County, Nevada and more particularly described on said Deed of Trust referred to herein.

AS SET FORTH IN DEED OF TRUST AND INCORPORATED BY REFERENCE HEREIN

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on October 9, 1997 .

CALIFORNIA FEDERAL BANK, A FEDERAL SAVINGS BANK
SUCCESSOR BY MERGER TO
FIRST NATIONWIDE BANK, A FEDERAL SAVINGS BANK



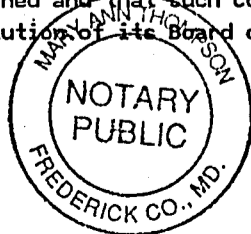
Lori J. Hurndon
LORI J. HURNDON
ASSISTANT SECRETARY

By: Christine W. Grande
CHRISTINE W. GRANDE
REAL ESTATE OFFICER

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 9th day of October 1997, before me, the undersigned, a Notary Public in said State, personally appeared CHRISTINE W. GRANDE and LORI J. HURNDON, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as REAL ESTATE OFFICER and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, and acknowledged to me, that they, as such officers, being authorized to do so, executed the foregoing instrument for the purposes therein contained and 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
Mary Ann Thompson
MARY ANN THOMPSON
NOTARY PUBLIC
My Commission Expires: October 19, 1998



0426002

BK1197PG1790

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 NOV 10 P12:22

0426002

BK 1197PG 1791

LINDA SLATER
RECORDER

\$ 11.00 PAID KJ DEPUTY