

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

960395VM

STATE OF Nevada  
TOWN/COUNTY DOUGLAS  
Loan No. 683-08917609

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.

Trustor : DANIEL J. VALLY, AND JANICE VALLY, HUSBAND AND WIFE

Trustee : STEWART TITLE DOUGLAS COUNTY

Original Mortgagee: MARGARETTEN & COMPANY, INC.

Date of Deed: December 7, 1990  
Date Recorded : December 13, 1990  
Book : 1290  
Page : 1754  
Instrument: 241020

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

~~SEE ATTACHED SCHEDULE~~ LEGAL DESCRIPTION AS SET FORTH IN SAID MORTGAGE AND INCORPORATED BY REFERENCE IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on November 5, 1997 HEREIN.

LOMAS MORTGAGE USA, INC.  
F/K/A THE LOMAS & NETTLETON COMPANY



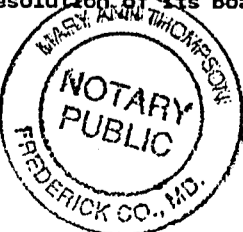
*Wendy van Leeuwen*  
WENDY VAN LEEUEN  
ASSISTANT SECRETARY

By: *Chris Grande*  
CHRIS GRANDE  
VICE PRESIDENT

STATE OF MARYLAND )  
COUNTY OF FREDERICK )

On this 5th day of November 1997, before me, the undersigned, a Notary Public in said State, personally appeared CHRIS GRANDE and WENDY VAN LEEUEN, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT 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



0426925

REQUESTED BY  
**MARQUIS TITLE & ESCROW, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'97 NOV 21 P2:40

0426925

BK 1197PG4342

LINDA SLATER  
RECORDER  
\$11.00 PAID *K2* DEPUTY