

Recording Requested By:
Golden West Savings

When Recorded Return To:

✓ BOB SCHMIDT
P.O. BOX 158
Genoa, NV 89411

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Golden West Savings Association Service Co #:8791196 "SCHMIDT" Lender ID:020020/ Douglas, Nevada PIF:12/05/97
WORLD SAVINGS AND LOAN ASSOCIATION, A FEDERAL SAVINGS AND LOAN ASSOCIATION is the Owner and Holder of the Note secured by the Deed of Trust dated 05/03/93, made by ROBERT C. SCHMIDT AND SHARON L. SCHMIDT, HUSBAND AND WIFE as Trustor, with GOLDEN WEST FINANCIAL CORPORATION, A DELAWARE CORPORATION as Trustee, for the benefit of WORLD SAVINGS AND LOAN ASSOCIATION, A FEDERAL SAVINGS AND LOAN ASSOCIATION as Beneficiary, which said Deed of Trust was recorded on 05/04/93 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 306265 Book 0593, Page 0384, wherein said Owner and Holder hereby substitutes GOLDEN WEST SAVINGS ASSOCIATION SERVICE CO as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 2228 Willowbend Road, Genoa, NV, 89411

IN WITNESS WHEREOF, WORLD SAVINGS AND LOAN ASSOCIATION, A FEDERAL SAVINGS AND LOAN ASSOCIATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Assistant Vice-President

World Savings and Loan Association, A Federal
Savings and Loan Association
On December 24, 1997

By: Carlos Rodriguez
CARLOS RODRIGUEZ, ASST SECRETARY

GOLDEN WEST SAVINGS ASSOCIATION SERVICE CO hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

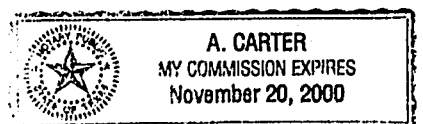
By Golden West Savings Association Service Co
as Trustee
On December 24, 1997

By: Nett Sanders
NETT SANDERS, ASST. SECRETARY

STATE OF Texas
COUNTY OF Bexar

On December 24, 1997, before me, A. Carter, a Notary Public in and for the County of Bexar County, State of Texas, personally appeared Carlos Rodriguez, Asst Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

A. Carter
Notary Expires: 11/20/2000



(This area for notarial seal)

KRR-19971223-0055 NVDOUGL DOUGLAS NV BAT: 2027 KXNVSBRI

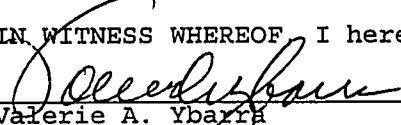
0430143

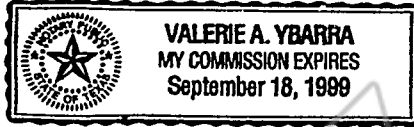
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STATE OF Texas
COUNTY OF Bexar

I CERTIFY that on December 24, 1997, personally came before me, Valerie A. Ybarra, a Notary Public in and for the County of Bexar, in the State of Texas and stated to my satisfaction that this person (or if more than one, each person), was the maker of the attached instrument; was authorized to and did execute this instrument as NETT SANDERS, ASST. SECRETARY who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


Valerie A. Ybarra
Notary Expires: 09/18/1999



(This area for notarial seal)

Trustee Release Department 210 543-4998
KRR-19971223-0056 NVDOUGL DOUGLAS NV BAT: 2027/8791196 KXNVSBRI

COOPER

REQUESTED BY
Golden West Savings
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 JAN 12 P12:12

LINDA SLATER
RECORDER
\$ 11.00 PAID 62 DEPUTY

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