SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

STEVEN MICHAEL STEARNS AND BARBARA JUNGWIRTH STEARNS

was the original Trustor under that certain Deed of Trust recorded on 01/31/94 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 328927 in Book 0194 , Page 6004

Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

this 17th day of June, 1998 Mellon Mortgage Company

Merion Moregage company

By:

JORGE TUCUX

VICE PRESIDENT

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 06/17/98 before me, the undersigned, a Notary Public for said County, and State, personally appeared JORGE TUCUX , personally known to me to be the VICE PRESIDENT of the corporation that executed the foregoing instrument as Trustee, and known

corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me 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.

DARRELL COLON

Notary Public/Commission expires 02/26/1999

prepared by:

M.Hoy/NTC,420 N. Brand Bl.4th Fl. Glendale, CA 91203 (800)346-9152

When Recorded Mail To:

Nationwide Title Clearing 420 N. Brand Blvd. 4th Fl Glendale, CA 91203

GEGA

DARRELL COLON
COMM. #1052319
NOTABY PUBLIC - CALIFORNIA
LOS ANGELES COUNTY
My Comm. Expires Feb. 26, 1999

MMC MH 228MH

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IN OFFICIAL RECORDS OF
DOUGLAS GO... NEVADA

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0442510 BK0698PG4756 LINDA SLATER
RECORDER
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