

RECORDING REQUESTED BY:

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

WHEN RECORDED RETURN TO:

**✓ RENEE PRESTO
JOE F SCHULZ
BOX 1493
GARDNERVILLE, NV 89410**

Loan No. **0010062172**

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, **June 22, 1998**, by and between **AMERICAN SECURITIES COMPANY**, a California Corporation ("Successor Trustee"), and **THE BANK OF NEW YORK** Trustee under the Pooling & Servicing Agreement Series 1995-~~N~~ at Barclay Street, New York, NY 10286, Corp. Trust-MBS, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated **6/19/95** and executed by **RENEE PRESTO, AN UNMARRIED WOMAN AND JOE F. SCHULZ, AN UNMARRIED MAN**, as trustor, to **MARIN CONVEYANCING CORPORATION**, as trustee ("Original Trustee"), for the benefit of **Headlands Mortgage Company** ("Original Beneficiary"), which Deed of Trust was recorded on **6/30/95** in the Office of the Recorder of the County of **DOUGLAS**, State of Nevada, as Serial No. **365358** in Book(Reel) **0695** at Page(Image) **5437** ;

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 L. Carlson*
CARRIE L. CARLSON
ASSISTANT SECRETARY

THE BANK OF NEW YORK Trustee under the Pooling & Servicing Agreement Series 1995-N at Barclay Street, New York, NY 10286, Corp. Trust-MBS ("Successor Beneficiary")

By: *Barbara Perez*
BARBARA PEREZ
VICE PRESIDENT

SEAL

STATE OF CALIFORNIA
County of San Diego

On June 22, 1998, before me, BETTY HALL, 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.

Betty J. Hall
Notary's Signature



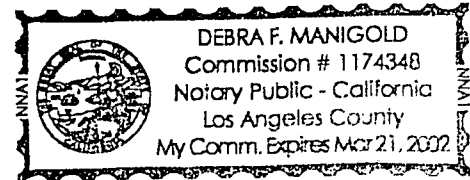
(Notary's Seal)

STATE OF CALIFORNIA
County of LOS ANGELES

On June 22, 1998, before me, DEBRA F. MANIGOLD, 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.

Debra F. Manigold
Notary's Signature



(Notary's Seal)

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

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LINDA SLATER
RECORDER
\$2.00 PAID K2 DEPUTY

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