

RECORDING REQUESTED BY:

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

WHEN RECORDED RETURN TO:

✓ PATRICK M MC ELHINEY  
JULIE A MC ELHINEY  
1401 BUMBLEBEE LN  
GARDNERVILLE, NV 89410

Loan No. 0004870218

**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 1994~~4~~ at Barclay Street, New York, NY 10286, Corp. Trust-MBS, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated 4/20/94 and executed by PATRICK MICHAEL MCELHINEY AND JULIE ANA MCELHINEY, HUSBAND AND WIFE, as trustor, to MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION, as trustee ("Original Trustee"), for the benefit of Headlands Mortgage Company ("Original Beneficiary"), which Deed of Trust was recorded on 4/29/94 in the Office of the Recorder of the County of DOUGLAS, State of Nevada, as Serial No. 336485 in Book(Reel) 494 at Page(Image) 6105 ;

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 1994-5 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  
\$ 12<sup>00</sup> PAID Kg DEPUTY