RECORDING REQUESTED BY:

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

WHEN RECORDED RETURN TO:

JANICE L MAXWELL

9100 VST GREENS WY #101 LAS VEGAS, NV 89134

Loan No. 0004860219

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

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated 10/28/94 and executed by JANICE L. MAXWELL, AN UNMARRIED WOMAN, as trustor, to STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, as trustee ("Original Trustee"), for the benefit of FIRST CALIFORNIA MORTGAGE CO., A CALIFORNIA CORPORATION ("Original Beneficiary"), which Deed of Trust was recorded on 11/3/94 in the Office of the Recorder of the County of DOUGLAS, State of Nevada, as Serial No. 349998 in Book(Reel) 1194 at Page(Image) 692;

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.

IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above. AMERICAN SECURITES COMPANY THE BANK OF NEW YORK Trustee under the Pooling & Servicing Agreement Series 1995 at Barclay Street, New York, NY 10286, Corp. Trust-MBS ("Successor Trustee") ("Successor Beneficiary") SEAL By: ASSISTANT SECRETARY BAMBARA PEREZ VICE PRESIDENT STATE OF CALIFORNIA County of San Diego BETTY HALL On **June 22**, 1998, before me, personally appeared CARRIEL.CARLSON ASSISTANT SECRETARY, personally known to me (or proved ot me on the basis of satisfactory edvidence) 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. Comm. #1153368 WITNESS my hand and official seal. OTARY PUBLIC CALIFORNIA SAN DIEGO COUNTY Comm. Exp. Aug. 28, 2001 (Notary's Seal) STATE OF County of DEBRA F. MANIGOLD On June 22, 1998, before me, personally appeared BARBARA PEREZ t, personally known to me (or proved of me on the basis of satisfactory edvidence) 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,

Notary's Signature

(Notary's Seal)

DEBRA F. MANIGOLD Commission # 1174348 Notary Public - California Los Angeles County My Comm. Expires Mar 21, 2002

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IN OFFICIAL RECORDS OF DOUGLAS CO... NEVADA

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