

WHEN RECORDED MAIL TO:  
LORI HURNDON  
FIRST NATIONWIDE MORTGAGE CORP  
DEPT. 1020, PO BOX 9481  
GAITHERSBURG, MD 20898-9989

STATE OF Nevada  
TOWN/COUNTY DOUGLAS  
Loan No. 577-06230148

98080333

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by said Deed of Trust may appoint a successor trustee to any Trustee thereunder appointed;

AND WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein.

Trustor : LUCINDA ANN MEYER

Trustee : CAL-FED ENTERPRISES

Original Mortgagee: CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION

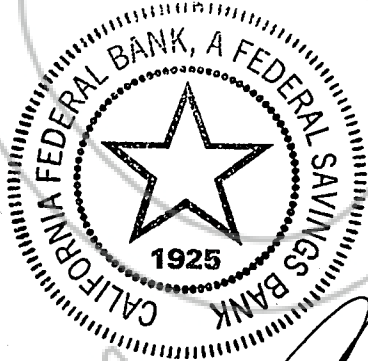
Date of Deed: November 1, 1988  
Date Recorded : November 7, 1988  
Book : 1188  
Page : 872  
Instrument: 190142

in the records of DOUGLAS County, Nevada and more particularly described on said Deed of Trust referred to herein.

AS SET FORTH IN DEED OF TRUST AND INCORPORATED BY REFERENCE HEREIN

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on August 5, 1998 .

CALIFORNIA FEDERAL BANK  
F/K/A CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION



*Wendy Van Leeuwen*  
WENDY A. VAN LEEUWEN  
ASSISTANT SECRETARY

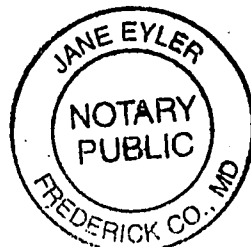
By: *[Signature]*  
CHRISTINE W. GRANDE  
REAL ESTATE OFFICER

STATE OF MARYLAND )  
COUNTY OF FREDERICK )

On this 5th day of August 1998, before me, the undersigned, a Notary Public in said State, personally appeared CHRISTINE W. GRANDE and WENDY A. VAN LEEUWEN, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as REAL ESTATE OFFICER and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, and acknowledged to me, that they, as such officers, being authorized to do so, executed the foregoing instrument for the purposes therein contained and 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.

*Jane Eyler*  
JANE EYLER  
NOTARY PUBLIC  
My Commission Expires: November 14, 2001



0447419

BK0898PG3989

COPY

REQUESTED BY  
**STEWART TITLE of DOUGLAS COUNTY**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 AUG 20 A10 :10

0447419

BK0898PG3990

LINDA SLATER  
RECORDER  
\$ 11.00 PAID RD DEPUTY