

**Substitution of Trustee
and
Full Reconveyance**

Reference: 98020837

Deed of trust

Recorded October 3, 1995

Instrument no 371860 book 1095 page 0353

Official records of Douglas County

Trustor Lynn A Wyatt and Patricia E Wyatt

Trustee Stewart Title Company

Beneficiary North American Mortgage Company

Dated September 25, 1995 affecting land situated in the County of Douglas State of Nevada described as follows: as described in said Deed of Trust

Substitution of Trustee

Whereas, the undersigned **The Bank of New York Trustee under the Pooling and Servicing Agreement Series 1995W being the owner and holder of the Note or Notes or other security agreements, secured by the Deed of Trust herein above described.

And whereas, the undersigned **The Bank of New York Trustee under the Pooling and Servicing Agreement Series 1995W being the present Beneficiary under said Deed of Trust and acknowledges that all sums being the present Beneficiary under said Deed of Trust and acknowledges that all sums and obligations secured by said Deed of Trust have been fully paid or satisfied,

And whereas, the Beneficiary desires to substitute a new Trustee under said Deed of Trust, in the place or stead of Stewart Title Company

Now therefore, the undersigned hereby substitutes **The Bank of New York Trustee under the Pooling and Servicing Agreement Series 1995W, whose address is 155 North Lake Ave, Pasadena,, CA 91101, as Trustee under said Deed of Trust, and further instructs said Trustee to reconvey the estate now held under said Deed of Trust, to the person or persons legally entitled thereto.

Full Reconveyance

**The Bank of New York Trustee under the Pooling and Servicing Agreement Series 1995W, as substituted Trustee under the herein above described Deed of Trust, having received from the holder of the obligations a written request to reconvey, hereby reconveys, without warranty to the person or persons legally entitled thereto, the estate now held by said Trustee thereunder.


Dated AUG 05 1998

State of CALIFORNIA
County of LOS ANGELES

**The Bank of New York Trustee under the Pooling and Servicing Agreement Series 1995W

On AUG 05 1998 before me the undersigned, Barbara Perez, First Vice President personally appeared Barbara Perez, First Vice President

known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) acted executed the instrument.



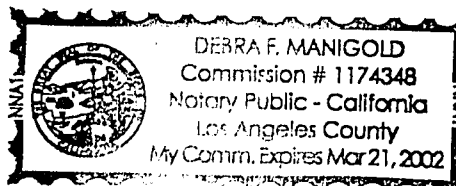
Barbara Perez, First Vice President

SEAL

Record & Return To:
Lynn & Patricia Wyatt
15850 Gresham St
North Hills, CA 91343

Witness my hand and official seal

Signature Debra F. Manigold
0448344



COPY

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

'98 AUG 31 A9:58

0448344

BK0898PG6657

LINDA SLATER
RECORDER
\$ 11.00 PAID *ka* DEPUTY