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

STATE OF Nevada TOWN/COUNTY DOUGLAS 683-01930046 Loan No.

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 satisfieds

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 : LAURA C. MANTELLI, AN UNMARRIED PERSON

LAWYERS TITLE OF NORTHERN NEVADA INC. Trustee:

Original Mortgagee: OLD STONE MORTGAGE CORPORATION

Date of Deed: December 4, 1986 Date Recorded: December 31, 1986

Book : 1286 Page: 4238 Instrument: 147756

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 September 14, 1998 .

FIRST NATIONWIDE MORTGAGE CORPORATION



LENA Y. BOWIE

ASSISTANT SECRETARY

MISTY D. SPARKI VICE PRESIDENT

STATE OF MARYLAND COUNTY OF FREDERICK

, before me, the undersigned, a Notary Public in said On this 14th day of September 1998 State, personally appeared MISTY D. SPARKMAN and LENA Y. BOWIE

, personally known

to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT 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 ANE EYLEX

WITNESS My hand and official seal.

JANE EYLER

NOTARY PUBLIC

My Commission Expires: November 14, 2001

NOTARY PUBLIC

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