LOAN NUMBER: 9412364

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute Residential Funding Corporation.

OLD REPUBLIC TITLE COMPANY OF NEVADA was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: DEBRA A COWDEN

ORIGINAL BENEFICIARY: **CUB FUNDING CORPORATION** CURRENT BENEFICIARY: Residential Funding Corporation

Recorded 362704, BK 0595, PG 3426 of Official Records in the Office of the Recorder of DOUGLAS County, State of NEVADA, on MAY 23, 1995.

Residential Funding Corporation hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust, does hereby Reconvey without Warranty, to the person or persons legally entitled thereto, all the estates now held by it under said Deed of Trust.

IN WITNESS WHEREOF the Owner and Holder and <u>Residential Funding Corporation</u> as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

DATE OF THIS INSTRUMENT: August 27, 1998

Residential Funding Corporation

R. JOHNSON

Assistant Secretary

STATE OF MINNESOTA

COUNTY OF HENNEPIN

On August 27, 1998, before me, the undersigned, a Notary Public in and for said State, personally appeared R. JOHNSONAssistant 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 they executed the same in their authorized capacity, and that by their signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument. WITNESS my hand and official seal.

Notary Public in and for said State

Prepared by Residential Funding Corporation 8400 Normandale Lake Boulevard, Suite 600 Minneapolis, Minnesota 55419

Recording Requested By and Return To: Homecomings Financial Network PO Box 7546

Attn: CLS-SAT Dept

Ft. Washington, PA 19034-9208

M SNELGROVE
Notary Public - Minnesota
My Commission Expires 1/31/2000

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