

Recording Requested By:
WASHINGTON MUTUAL BANK

When Recorded Return To:

Nikolai KOROPCHAK
1200 Quail Ridge Rd
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

STOCKTON - Washington Mutual Bank, FA #9139275995 "Koropchak" Lender ID:F24/ Douglas, Nevada

WASHINGTON MUTUAL BANK, FA, SUCCESSOR BY MERGER TO GREAT WESTERN BANK, A FEDERAL SAVINGS BANK is the Owner and Holder of the Note secured by the Deed of Trust dated 09/19/1991, made by NIKOLAI KOROPCHAK AND JOYCE C KOROPCHAK, HUSBAND AND WIFE as Trustor, with FIRST NEVADA TITLE COMPANY as Trustee, for the benefit of IMCO REALTY SERVICES, INC. as Beneficiary, which said Deed of Trust was recorded on 09/24/1991 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 261031 Book 991, Page 3826, wherein said Owner and Holder hereby substitutes N. A. MORTGAGE SERVICES, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1200 Quail Ridge Rd, Gardnerville, NV, 89410

IN WITNESS WHEREOF, WASHINGTON MUTUAL BANK, FA, SUCCESSOR BY MERGER TO GREAT WESTERN BANK, A FEDERAL SAVINGS BANK as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Washington Mutual Bank, FA, successor by merger to Great Western Bank, A Federal Savings Bank

On September 15, 1998

By: Phyllis Snyder
PHYLLIS SNYDER, VICE PRESIDENT

N. A. MORTGAGE SERVICES, INC. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee 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 estate now held by it under said Deed of Trust.

By N. A. MORTGAGE SERVICES, INC. as Trustee

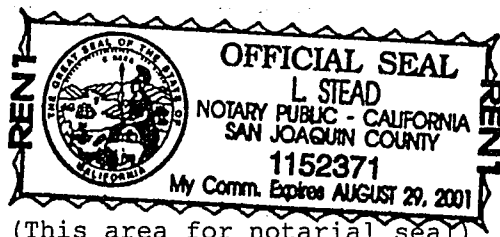
On September 15, 1998

By: Cindy Kluender
CINDY KLUENDER, ASSISTANT SECRETARY

STATE OF California
COUNTY OF San Joaquin

ON September 15, 1998 before me, L. Stead, a Notary Public in and for the County of San Joaquin, State of California, personally appeared Phyllis Snyder, Vice President, personally 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

L. Stead
L. Stead
Notary Expires: 08/29/2001 #1152371



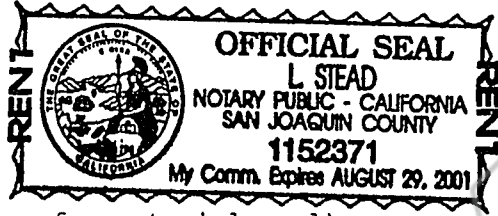
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STATE OF California
COUNTY OF San Joaquin

ON September 15, 1998 before me, L. Stead, a Notary Public in and for the County of San Joaquin, State of California, personally appeared Cindy Kluender, Assistant Secretary, personally 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

L. Stead
L. Stead
Notary Expires: 08/29/2001 #1152371



(This area for notarial seal)

Washington Mutual, 400 E Main St STBBLRM, Stockton, CA 95290-3947 800-282-4840
MLM-19980914-0042 NVDOUGL DOUGLAS NV BAT: 101797/9139275995 KXNVSB1

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REQUESTED BY
Washington Mutual Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$ 11.00 PAID to DEPUTY