

WHEN RECORDED MAIL TO:
WENDY VAN LEEUWEN
FIRST NATIONWIDE MORTGAGE CORP
.DEPT. 1020, PO BOX 9481
GAITHERSBURG, MD 20898-9989
56225670
STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. .577-00071670

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.

Trutor : TERRY ALLAN YEAGER AND GEORGIA LYNN YEAGER, HUSBAND AND WIFE

Trustee : GEORGE L. COOK AND RUSSELL W. MCRAE

Original Mortgagee: EL DORADO SAVINGS AND LOAN ASSOCIATION

Date of Deed: May 14, 1976

Date Recorded : June 1, 1976

Book : 976

Page : 170

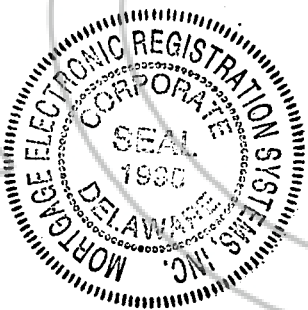
Instrument: NA

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 October 8, 1998 .

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



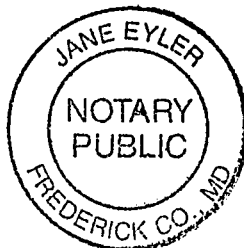
Misty D. Sparkman
MISTY D. SPARKMAN
ASSISTANT SECRETARY

By: *Gayle Y. Harley*
GAYLE Y. HARLEY
VICE PRESIDENT

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 8th day of October 1998 , before me, the undersigned, a Notary Public in said State, personally appeared GAYLE Y. HARLEY and MISTY D. SPARKMAN , 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.

WITNESS My hand and official seal.
Jane Eyley
JANE EYLER
NOTARY PUBLIC
My Commission Expires: November 14, 2001



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BK 1298PG7026

COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 DEC 30 P12:21

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BK 1298PG7027

LINDA SLATER
RECORDER
\$ 11.00 PAID KO DEPUTY