96030770 Loan No 3044106

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

PETER R KAWCAK AND MARLENE KAWCAK

was the original Trustor under that certain Deed of Trust recorded on 86/04/30 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 134206 in Book 486 Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

this 22nd day of December, 1998 FEDERAL HOME LOAN MORTGAGE CORPORATION

by CHASE MORTGAGE SERVICES, INC., FKA CHASE MANHATTAN MORTGAGE

CORPORATION FKA CHASE HOME MORTGAGE CORPORATION

their Attorney-in-fact POA RECORDED: 03/24/93 302682 393 4590

By:

COLON DARRELL VICE PRESIDENT

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES before me, the undersigned, a Notary Public for said County, On 12/22/98 and State, personally appeared DARRELL COLON personally

known to me to be the VICE PRESIDENT

of the

MARIA P. SANDOVAL COMM. #1056249 NOTARY PUBLIC - CALIFORNIA LOS ANGELES COUNTY

corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me 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.

MARIA P!

Notary Public prepared by:

M.Hoy/NTC,420 N. Brand Bl.4th Fl. Glendale, CA 91203 (800)346-9152

When Recorded Mail To:

Nationwide Title Clearing

420 N. Brand Blvd. 4th Fl

Glendale, CA 91203

CHAS2 MH REMOV *3044106*

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

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LINDA SLATER SORECORDER PAID K DEPUTY