

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

OWNER AND HOLDER OF THE NOTE SECURED BY THE DEED OF TRUST DATED APRIL 5, 1994 MADE BY PHYLLIS B. DUNAETZ, AN UNMARRIED WOMAN AS TRUSTOR AND STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION AS TRUSTEE, FOR THE BENEFIT OF HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION AS BENEFICIARY, WHICH DEED OF TRUST WAS RECORDED ON APRIL 19, 1994 IN THE OFFICE OF COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, IN BOOK 0494, PAGE 3514, INSTRUMENT NO. 335537 HEREBY SUBSTITUTES MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION AS TRUSTEE IN LIEU OF THE ABOVE NAMED TRUSTEE UNDER SAID DEED OF TRUST.

MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION HEREBY ACCEPTS THIS 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 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.

IN WITNESS WHEREOF, THE BENEFICIARY HAS CAUSED THESE PRESENTS TO BE EXECUTED ON DEC 21 1998

IN WITNESS WHEREOF, THE TRUSTEE HAS CAUSED THESE PRESENTS TO BE EXECUTED ON DEC 21 1998

HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION:

MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION:

BY: [Signature]
DEBORA M. TOSO, VICE PRESIDENT

BY: [Signature]
JAN REYNOLDS, AUTHORIZED AGENT

STATE OF CALIFORNIA
COUNTY OF SONOMA ss.

STATE OF CALIFORNIA
COUNTY OF SONOMA ss.

ON DEC 21 1998 BEFORE ME, APPEARED DEBORA M. TOSO, PERSONALLY KNOWN TO BE (OR PROVED TO BE ON THE SATISFACTORY EVIDENCE) TO BE THE PERSON (S) WHOSE NAME (S) IS/ARE SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO BE THAT HE/SHE/THEY EXECUTED THE SAME IN HIS/HER/THEIR AUTHORIZED CAPACITY (IES), AND THAT BY HIS/HER/THEIR SIGNATURE (S) ARE THE PERSON (S) OR THE ENTITY UPON BEHALF OF WHICH THE PERSON (S) ACTED, EXECUTED THE INSTRUMENT.

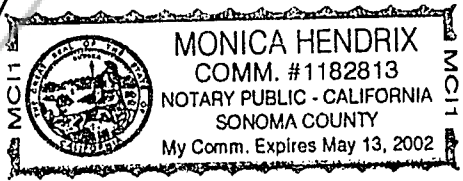
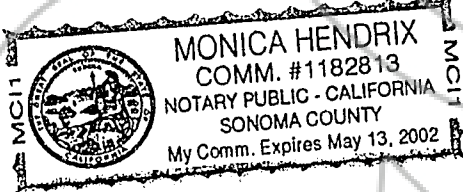
ON DEC 21 1998 BEFORE ME, APPEARED JAN REYNOLDS, PERSONALLY KNOWN TO BE (OR PROVED TO BE ON THE SATISFACTORY EVIDENCE) TO BE THE PERSON (S) WHOSE NAME (S) IS/ARE SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO BE THAT HE/SHE/THEY EXECUTED THE SAME IN HIS/HER/THEIR AUTHORIZED CAPACITY (IES), AND THAT BY HIS/HER/THEIR SIGNATURE (S) ARE THE PERSON (S) OR THE ENTITY UPON BEHALF OF WHICH THE PERSON (S) ACTED, EXECUTED THE INSTRUMENT.

WITNESS BY HAND AND OFFICIAL SEAL.

WITNESS BY HAND AND OFFICIAL SEAL.

[Signature]
NOTARY'S SIGNATURE

[Signature]
NOTARY'S SIGNATURE



AFTER RECORDING MAIL TO:

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

'99 JAN 19 P12:11

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LINDA SLATER
RECORDER
PAID 10 DEPUTY