

Recording Requested By:  
Option One Mortgage

When Recorded Return To:

Option One Mortgage  
Attn: Reconveyance Dept  
3 Ada  
Irvine, CA 92618-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Option One Mortgage Corporation #9091257 "KOTCHAIN" Lender ID:465/511001170 Escrow/Title:204569KP Douglas, Nevada  
OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, AS ATTORNEY IN FACT FOR THE CHASE MANHATTAN BANK, FORMERLY KNOWN AS, CHEMICAL BANK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED JULY 1, 1995 RELATING TO OPTION ONE/CTS ADJUSTABLE RATE MORTGAGE TRUST 1995-2 is the Owner and Holder of the Note secured by the Deed of Trust dated 04/07/1995, made by A. CARL KOTCHIAN AND LUCY C. KOTCHIAN HUSBAND AND WIFE AS COMMUNITY PROPERTY, as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of OPTION ONE MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 04/25/1995 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 360872 Book 0495, Page 3765, wherein said Owner and Holder hereby substitutes OPTION ONE MORTGAGE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1050 Deer Cliff Drive, Zephyr Cove, NV, 89448

IN WITNESS WHEREOF, OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, AS ATTORNEY IN FACT FOR THE CHASE MANHATTAN BANK, FORMERLY KNOWN AS, CHEMICAL BANK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED JULY 1, 1995 RELATING TO OPTION ONE/CTS ADJUSTABLE RATE MORTGAGE TRUST 1995-2 as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Option One Mortgage Corporation, a California Corporation, as attorney in fact for The Chase Manhattan Bank, formerly known as, Chemical Bank, as Trustee under the pooling and servicing agreement dated July 1, 1995 relating to Option One/CTS Adjustable Rate Mortgage Trust 1995-2  
On 1/19/99 (DATE)

By: [Signature]  
FABIOLA N. CAMPERI, VICE PRESIDENT

SEAL

OPTION ONE MORTGAGE CORPORATION 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.

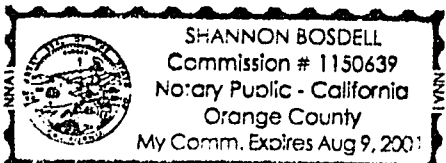
By OPTION ONE MORTGAGE CORPORATION as Trustee  
On \_\_\_\_\_ (DATE)

By: [Signature]  
EMILIO G. ENRIQUEZ, ASSISTANT SECRETARY

STATE OF California  
COUNTY OF Orange

ON 1/19/99, before me, Shannon Bosdell, a Notary Public in and for Orange County, in the State of California, personally appeared Fabiola N. Camperi, 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.

WITNESS my hand and official seal,  
[Signature]  
Shannon Bosdell  
Notary Expires: 08/09/2001 #1150639

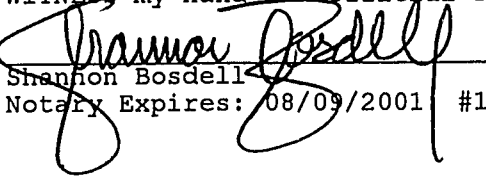


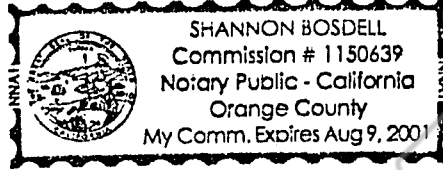
0459929

STATE OF California  
COUNTY OF Orange

ON 1/20/99, before me, Shannon Bosdell, a Notary Public in and for Orange County, in the State of California, personally appeared Emilio G. Enriquez, 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.

WITNESS my hand and official seal,

  
Shannon Bosdell  
Notary Expires: 08/09/2001 #1150639



(This area for notarial seal)

Option One Mortgage, 3 Ada, Irvine CA., 92618  
LAC-19990112-0001 NVDOUGL DOUGLAS NV BAT: 161/8091257 KXNVSBR1

*COOPER*

SEAL

REQUESTED BY  
Option One  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 JAN 29 P12:38

0459929  
BK0199PG6017

LINDA SLATER  
RECORDER  
\$ 11.00 PAID K2 DEPUTY