

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CC LN. 999999-6

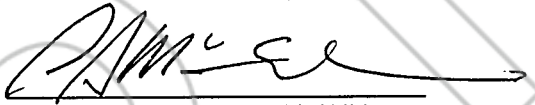
WHEREAS,

and Chevy Chase was/were the original Trustor(s), **RANDEL FOX and KAREN FOX** Trustee(s), and **HOME EQUITY USA, INC.**, Beneficiary under that certain Deed of Trust Dated **10/14/97** and Recorded on **10/20/97**, as Document No. in Book **1097**, Page **3655**, Official Records of the County of **DOUGLAS**, State of Nevada, and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of _____, now and therefore, the undersigned, hereby substitutes themselves as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him/her thereunder.

Dated: FEBRUARY 18, 1999.

CHEVY CHASE BANK, F.S.B.



NAME: PETER A. McELWAIN
TITLE: CORPORATE SECRETARY

**STATE OF MARYLAND
COUNTY OF MONTGOMERY**

On FEBRUARY 18, 1999, before me, personally appeared PETER A. McELWAIN, CORPORATE SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and by that authorized signature on the instrument, the person or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



NOTARY PUBLIC:
MY COMMISSION EXPIRES:

ELAINE M. BECKLEY
NOTARY PUBLIC STATE OF MARYLAND
My Commission Expires November 3, 2001

RE 073/RA7

REQUESTED BY
WESTERN TITLE COMPANY, INC.

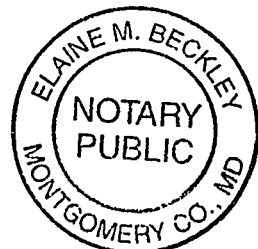
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

WHEN RECORDED MAIL TO:
RANDEL FOX
P.O. BOX 116
ZEPHYR COVE, NV. 89448

'99 MAR 18 P12:06

ESC# SL62268EB
0463553

LINDA SLATER
RECORDER
PAID 10 DEPUTY



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