

WHEN RECORDED MAIL TO:
BRUCE RICE
FIRST NATIONWIDE MORTGAGE CORP
DEPT. 1020, PO BOX 9443
GAITHERSBURG, MD 20898-9989

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 577-07155534

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 persons) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein.

Trutor : MICHAEL D. LOSER, CATHERINE R. WINANS-LOSER HUSBAND AND WIFE AS JOINT TENANTS

Trustee : CTX MORTGAGE COMPANY

Original Mortgagee: CTX MORTGAGE COMPANY

Date of Deed: December 21, 1995
Date Recorded : December 28, 1995
Book : 1295
Page : 4271
Instrument: 377712

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 February 24, 1999 .

FIRST NATIONWIDE MORTGAGE CORPORATION



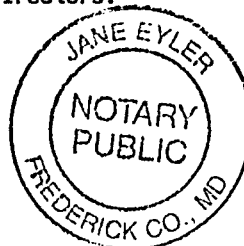
Lena Y. Bowie
LENA Y. BOWIE
ASSISTANT SECRETARY

By: *Mary Ann Thompson*
MARY ANN THOMPSON
REAL ESTATE OFFICER

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 24th day of February 1999 , before me, the undersigned, a Notary Public in said State, personally appeared MARY ANN THOMPSON and LENA Y. BOWIE , personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as REAL ESTATE OFFICER 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 Eyler
JANE EYLER
NOTARY PUBLIC
My Commission Expires: November 14, 2001



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COPY

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

'99 MAR 23 AM 10:09

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LINDA SLATER
RECORDER
\$ 11.00 PAID KZ DEPUTY