

Recording Requested By:

When Recorded Return To:
RAMIREZ, CEASAR V & SUZZET
1302 W AYLESBURY CT
GARDNERVILLE, NV 89410

II

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE
11882779-5 12/15/1998 1404/487

The undersigned, FIRST UNION NATIONAL BANK AS TRUSTEE as owner and holder of the Note secured by a Deed of Trust Dated the 19TH day of DECEMBER 1997 Made by CEASAR V RAMIREZ AND SUZETTE R RAMIREZ

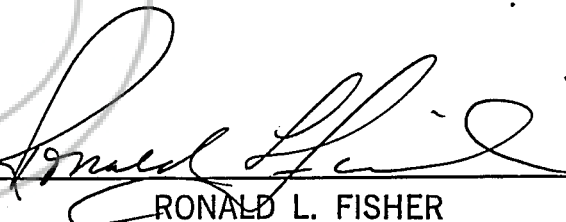
Trustor, to WMC MORTGAGE CORP.
Beneficiary, which Deed of Trust was recorded on the 29TH day of DECEMBER 1997
Document Number 0429323 Book 1297 Page 5202 of official records,
DOUGLAS County, Nevada hereby substitutes
FIRST UNION NATIONAL BANK AS TRUSTEE as Trustee in Lieu of

WESTWOOD ASSOCIATES
Said Note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and as successor Trustee the undersigned does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estated now held by it under said Deed of Trust.

This 19 day of January 1999

DESCRIPTION: "As described in the above referenced deed of trust"
FIRST UNION NATIONAL BANK AS TRUSTEE

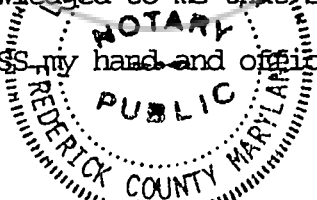
SEAL

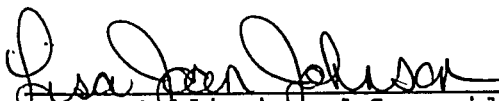
By: 
RONALD L. FISHER
VICE PRESIDENT

STATE OF MARYLAND
COUNTY OF FREDERICK

On the 19 day of January 1999 before me the undersigned, a Notary Public in and for said County and State, personally appeared RONALD L FISHER the Vice President of FIRST UNION NATIONAL BANK AS TRUSTEE the Corporation that executed the within Instrument, known to me to be the person who executed the within Instrument on behalf of the Corporation herein named and acknowledged to me that such Corporation executed the same, pursuant to its by-laws.

WITNESS my hand and official Seal.




Notary Public in and for said County and State
LISA J. JOHNSON

0465444

BK0499PG2018

MY COMMISSION EXPIRES 11-1-01

"SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF"

DOUGLAS

, State of Nevada:

LOT 37, BLOCK C, AS SET FORTH ON FINAL SUBDIVISION MAP
FSM-1006-2 FOR CHICHESTER ESTATES PHASE 2, FILED FOR RECORD IN
THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF
NEVADA, ON DECEMBER 9, 1996, IN BOOK 1296 AT PAGE 1286, AS
DOCUMENT NO. 402540.

ASSESSORS PARCEL NO. 25-760-56 NEW 1320-33-712-004



REQUESTED BY
Source One mtg serv
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 APR 12 A9:52

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LINDA SLATER
RECORDER
\$ 11.00 PAID *K2* DEPUTY