

ZPF

Recording Requested By:

HomeSide Lending, Inc.  
P.O. Box 45179  
Jacksonville, FL 32256-5179

When Recorded Mail To:

GOTTLIEB HUBER  
BERNICE HUBER  
PO BOX 17  
GENOA, NV 89411-0017

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

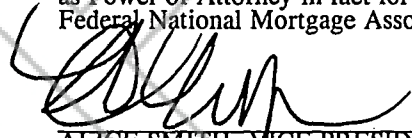
WHEREAS, ARTHUR OWEN RINGOLD JR A SINGLE MAN

was the original Trustor, DOUGLAS COUNTY TITLE CO INC. the original Trustee, and SHERWOOD & ROBERTS INC. the Beneficiary, under that certain Deed of Trust dated MARCH 24TH, 1978 and recorded APRIL 5TH, 1978 in Instrument No. 19363, Book 478, Page 298, 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 DOUGLAS COUNTY TITLE CO INC., now therefore, the undersigned hereby substitutes itself 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 thereunder.

DATED: APRIL 14, 1999

HomeSide Lending, Inc.  
f/k/a BancBoston Mortgage Corporation  
as Power of Attorney in fact for  
Federal National Mortgage Association



ALICE SMITH, VICE PRESIDENT



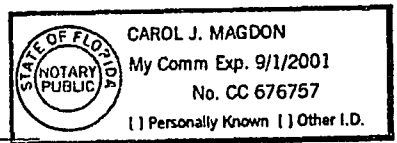
CINDY M GRIER  
ASSISTANT SECRETARY

State of Florida }  
County of Duval } SS.

On APRIL 14, 1999 before me the Undersigned, personally appeared ALICE SMITH and CINDY M GRIER, 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(ies), and that by his/her/their signature(s) 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 Carol J. Magdon (Seal)



Prepared by J ADRIEN  
PIFD: 99-03-31  
Loan Number: 12146566  
PFNV - 031799KD

Inv No 1278185173  
Inv Pool A15-001

0466652  
BK 0499PG5639

COPY

REQUESTED BY  
Homeside Holdings  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 APR 27 A10:32

0466652  
BK0499PG5640

LINDA SLATER  
RECORDER  
PAID 11 DEPUTY