

WHEN RECORDED MAIL TO:  
TERESA DIGGS  
FIRST NATIONWIDE MORTGAGE CORP  
DEPT. 1020, PO BOX 9443  
GAITHERSBURG, MD 20898-9989  
#M 77472 DC  
STATE OF Nevada  
TOWN/COUNTY DOUGLAS  
Loan No. 682-07856733

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

Truster : MICHAEL JON GARCIA AND EVE C. GARCIA, HUSBAND AND WIFE AS JOINT TENANTS

Trustee : FIRST AMERICAN TITLE INSURANCE CO.

Original Mortgagee: ALLIED SAVINGS BANK

Date of Deed: December 13, 1993  
Date Recorded : December 20, 1993  
Book : 1293  
Page : 4397  
Instrument: 325537

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 November 27, 1998 .

FIRST NATIONWIDE MORTGAGE CORPORATION



*Luanne M. Itnyre*  
LUANNE M. ITNYRE  
ASSISTANT SECRETARY

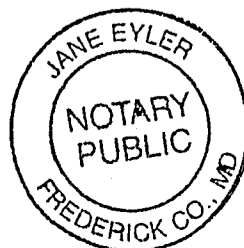
By: *Gayle Y. Harley*  
GAYLE Y. HARLEY  
VICE PRESIDENT

STATE OF MARYLAND )  
COUNTY OF FREDERICK )

On this 27th day of November 1998 , before me, the undersigned, a Notary Public in said State, personally appeared GAYLE Y. HARLEY and LUANNE M. ITNYRE , personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT 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



0466737

BK0499PG5889

COPY

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 APR 28 AM 11:42

0466737  
BK0499PG5890

LINDA SLATER  
RECORDER  
\$ 11.00 PAID *KS* DEPUTY