

RECORDING REQUESTED BY:

✓ GMAC MORTGAGE CORPORATION
P. O. BOX 85293
SAN DIEGO CA 92186-5293

WHEN RECORDED RETURN TO:

PERRY L COCHRAN
LINDA L COCHRAN
794 FOOTHILL RD
GARDNERVILLE, NV 59410

LOAN NO. 0010048403

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date,
APR 01 1999, by and between GMAC MORTGAGE Corporation
("Successor Trustee"), and Bankers Trust Company of California, N.A.
("Successor
Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated 01/1792 and executed by PERRY L. COCHRAN AND LINDA L. COCHRAN, HUSBAND AND WIFE, as trustor, to STANDARD TRUST DEED SERVICE COMPANY, as trustee ("Original Trustee"), for the benefit of FIRST CALIFORNIA MORTGAGE COMPANY, A CALIFORNIA CORPORATION ("Original Beneficiary"), which Deed of Trust was recorded on 01/28/92 in the Office of the Recorder of the County of DOUGLAS, State of Nevada, as Serial No. 269765 in Book(Reel) 192 at Page(Image) 3594;

WHEREAS, Successor Beneficiary is the Original Beneficiary or successor in interest to Original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust, and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to Original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Trustee and Successor Beneficiary agree as follows:

1. Successor Beneficiary, pursuant to California Civil Code Section 2934a, appoints Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust.

2. Successor Trustee does hereby quitclaim and reconvey unto the person or persons legally entitled thereto, without any warranty, all of the right, title and interest granted to Original Trustee by the Deed of Trust in the real property described therein, reference being hereby specifically made to the Deed of Trust and the record thereof for a particular description of said real property. This reconveyance is executed at the request of Successor Beneficiary.

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IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

SEAL

GMAC MORTGAGE CORPORATION
("Successor Trustee")

Bankers Trust Company of California, N.A. Successor Trustee
by Operation of Law to Bank of America NT & SA, Successor by
Merger to Security Pacific National Bank as Trustee

("Successor Beneficiary")

By: [Signature]
ALICIA POLICARPIO
ASSISTANT SECRETARY

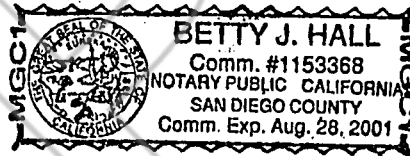
By: [Signature]
Matthew Seeley
Vice President

STATE OF CALIFORNIA
County of San Diego

On 04-01-99, before me, BETTY HALL, personally appeared ALICIA POLICARPIO, 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 she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]
Notary's Signature



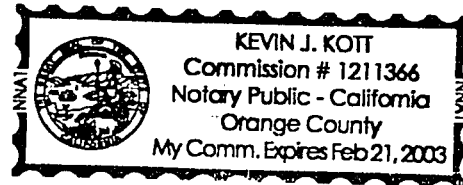
(Notary's Seal)

STATE OF California
County of Orange

On APR 01 1999, before me, KEVIN J. KOTT, personally appeared Matthew Seeley, 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 that by his/~~her~~ signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]
Notary's Signature



(Notary's Seal)

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COPY

REQUESTED BY
GMAC mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 APR 29 11:44

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LINDA SLATER
RECORDER
\$12⁰⁰ PAID KJ DEPUTY