

RECORDING REQUESTED BY:

✓ GMAC MORTGAGE CORPORATION
ATTN: RECONVEYANCE DEPT
401 W. 24th Street
National City, CA 91950

WHEN RECORDED RETURN TO:

ROBERT C RAMSDELL
DOROTHY S RAMSDELL
P O BOX 434
GLENBROOK, NV 89413

Loan No. 000961771

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, April 16, 1999, by and between GMAC Mortgage Corporation ("Successor Trustee"), and Wells Fargo Bank, N.A., as successor to First Interstate Mortgage Company, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated June 12, 1992 and executed by ROBERT C. RAMSDELL AND DOROTHY S. RAMSDELL, as trustor, to CENTRAL VALLEY SECURITY COMPANY, A CALIFORNIA CORPORATION, as trustee ("Original Trustee"), for the benefit of SACRAMENTO SAVINGS BANK ("Original Beneficiary"), which Deed of Trust was recorded on February 18, 1993 in the Office of the Recorder of the County of DOUGLAS, State of Nevada, as Serial No. 299866 in Book(Reel) 293 at Page(Image) 2914;

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, 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 record thereof for a particular description of said real property. This reconveyance is executed at the request of Successor Beneficiary.

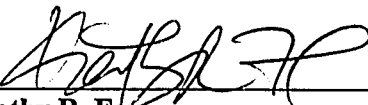
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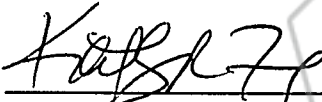
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IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

GMAC MORTGAGE CORPORATION
("Successor Trustee")

**Wells Fargo Bank, N.A., as successor to First Interstate
Mortgage Company**
("Successor Beneficiary")

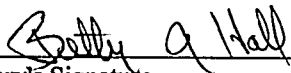
By: 
Kathy R. Fox
Vice President

By: 
Kathy R. Fox
Vice President

STATE OF CALIFORNIA
County of San Diego

On April 16, 1999, before me, Betty J. Hall, personally appeared Kathy R. Fox, Vice President, 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 this instrument.

WITNESS my hand and official seal


Notary's Signature

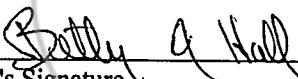


(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

On April 16, 1999, before me, Betty J. Hall, personally appeared Kathy R. Fox, Vice President, 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 this instrument.

WITNESS my hand and official seal


Notary's Signature



(Notary's Seal)

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

'99 APR 29 P12:45

0466864

BK0499PG6262

LINDA SLATER
RECORDER

PAID 11 DEPUTY