

WHEN RECORDED MAIL TO:
BENSON HOWARD
FIRST NATIONWIDE MORTGAGE CORP
DEPT. 1020, PO BOX 9481
GAITHERSBURG, MD 20898-9989

DO-980744-RT
APN 21-222-040

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 577-06211288

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.

Trutor : LLOYD J. CABRAL

Trustee : CAL FED ENTERPRISES

Original Mortgagee: CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION

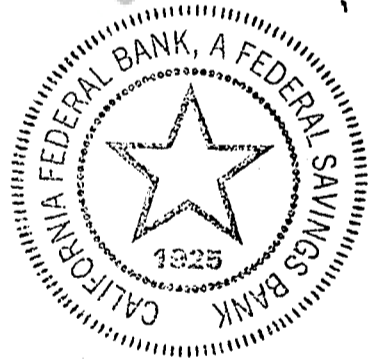
Date of Deed: July 21, 1988
Date Recorded : August 2, 1988
Book : 888
Page : 313
Instrument: 183431W

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 July 29, 1998 .

CALIFORNIA FEDERAL BANK
F/K/A CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION



[Signature]
LORI J. HURNDON
ASSISTANT SECRETARY

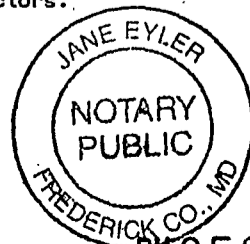
[Signature]
By: THELMA E. CHAVIS
REAL ESTATE OFFICER

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 29th day of July 1998 , before me, the undersigned, a Notary Public in said State, personally appeared THELMA E. CHAVIS and LORI J. HURNDON , personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as REAL ESTATE OFFICER 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.

[Signature]
JANE EYLER
NOTARY PUBLIC
My Commission Expires: November 14, 2001



0467823

COPY

REQUESTED BY
Northern Nevada Title Company
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 MAY 12 P2:35

0467823
BK0599PG2159

LINDA SLATER
RECORDER
\$11.00 PAID DEPUTY