

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

STATE OF Nevada  
TOWN/COUNTY DOUGLAS  
Loan No. 577-06185599

*M76112 CH*  
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.

Trustor : HARRY TEDSEN  
RENATE E. TEDSEN

Trustee : FAMILY FINANCIAL SERVICES, INC.

Original Mortgagee: CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION

Date of Deed: September 11, 1986  
Date Recorded : September 24, 1986  
Book : 986  
Page : 2770  
Instrument: 141494

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 April 21, 1998 .

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



*Wendy A van Leeuwen*  
WENDY A. VAN LEEUWEN  
ASSISTANT SECRETARY

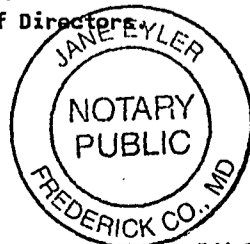
By: *[Signature]*  
LORI J. HURNDON  
REAL ESTATE OFFICER

STATE OF MARYLAND )  
COUNTY OF FREDERICK )

On this 21st day of April 1998, before me, the undersigned, a Notary Public in said State, personally appeared LORI J. HURNDON and WENDY A. VAN LEEUWEN, 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.

*Jane Eyer*  
JANE EYLER  
NOTARY PUBLIC  
My Commission Expires: November 14, 2001



0468451

COPY

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 MAY 20 AM 11:43

0468451

BK0599PG4109

LINDA SLATER  
RECORDER

\$ 11.00 PAID *KS* DEPUTY