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Recording Requested By and Return To:
Homecomings Financial Network
PO Box 7546
Attn: CLS-SAT Dept
Ft. Washington, PA 19034-9208

LOAN NUMBER 2661216

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute Residential Funding Corporation.

T.D. SERVICE CO. was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: ERNEST J MONFILETTO AND JILL K MONFILETTO
ORIGINAL BENEFICIARY: WESTERN SUNRISE, a/k/a **CROSSLAND MORTGAGE CORP**
CURRENT BENEFICIARY: The Chase Manhattan Bank (successor in interest to The Chase Manhattan Bank, NA) as Trustee

Recorded #0443013, BK 0698, PG 6344 of Official Records in the Office of the Recorder of DOUGLAS County, State of NEVADA, on JUNE 26, 1998.

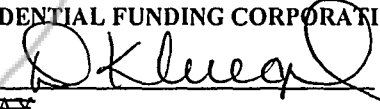
Residential Funding Corporation hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and pursuant to the request of said owner and Holder and in accordance with the provisions of said Deed of Trust, does hereby Reconvey without Warranty, to the person or persons legally entitled thereto, all the estates now held by it under said Deed of Trust.

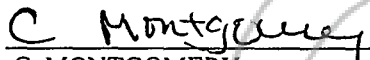
IN WITNESS WHEREOF the Owner and Holder and Residential Funding Corporation as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

DATE OF THIS INSTRUMENT: May 3, 1999

THE CHASE MANHATTAN BANK
(successor in interest to The Chase Manhattan Bank, NA) as Trustee
Residential Funding Corporation
as Attorney in Fact

Successor Trustee
RESIDENTIAL FUNDING CORPORATION

~~EWAY~~
Assistant Secretary **D. KLUEGEL**

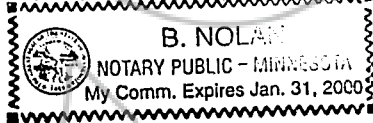

C. MONTGOMERY
Assistant Secretary

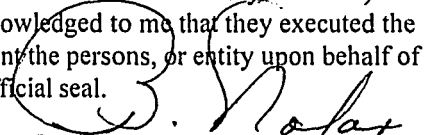
STATE OF MINNESOTA)
) Ss

COUNTY OF HENNEPIN)

On May 3, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared C. MONTGOMERY and ~~EWAY~~, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument the persons, or entity upon behalf of which the persons acted, executed the instrument. WITNESS my hand and official seal.

D. KLUEGEL




Notary Public in and for said State

Prepared by Residential Funding Corporation
8400 Normandale Lake Boulevard, Suite 600, Minneapolis, Minnesota 55437

REQUESTED BY
Homecomings Fin.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 MAY 26 P2:51

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BK 0599PG5366

LINDA SLATER
RECORDER
\$ 10.00 PAID *PL* DEPUTY