

98087545

WHEN RECORDED MAIL TO:
TERESA DIGGS
FIRST NATIONWIDE MORTGAGE CORP
DEPT. 1020, PO BOX 9443
GAITHERSBURG, MD 20898-9989

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 577-06342836

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 : THOMAS J. SCHULER AND MELINDA S. SCHULER, HUSBAND AND WIFE AS JOINT TENANTS

Trustee : CAL FED ENTERPRISES

Original Mortgagee: CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION

Date of Deed: September 9, 1994
Date Recorded : September 16, 1994
Book : 0994
Page : 2502
Instrument: 346255

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 June 28, 1999 .

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



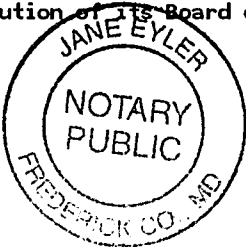
[Signature]
WYNN A. CHURCHEY
ASSISTANT SECRETARY

By: *[Signature]*
HOWARD V. BENSON
REAL ESTATE OFFICER

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 28th day of June 1999 , before me, the undersigned, a Notary Public in said State, personally appeared HOWARD V. BENSON and WYNN A. CHURCHEY , 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



0472550

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JUL 16 A10 :08

0472550
BK0799PG2635

LINDA SLATER
RECORDER
\$ 11⁰⁰ PAID *Bh* DEPUTY