

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

✓ W. E. SMERDON  
1237 GAMBREL DRIVE  
CARSON CITY, NV 89701

STATE OF Nevada  
TOWN/COUNTY DOUGLAS  
Loan No. 541-01966411

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.

Truster : W.E. SMERDON AND VICKI E. SMERSON, HUSBAND AND WIFE

Trustee : STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION

Original Mortgagee: HEADLINES MORTGAGE COMPANY, A CALIFORNIA CORPORATION

Date of Deed: January 13, 1994  
Date Recorded : January 21, 1994  
Book : 0194  
Page : 4019  
Instrument: 328128

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 6, 1999 .

FIRST NATIONWIDE MORTGAGE CORPORATION



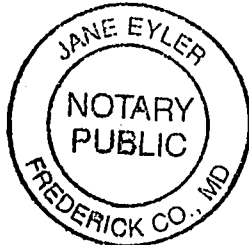
*[Signature]*  
CHRISTINE W. GRANDE  
ASSISTANT SECRETARY

*[Signature]*  
By: WENDY A. VANLEEUMEN  
REAL ESTATE OFFICER

STATE OF MARYLAND )  
COUNTY OF FREDERICK )

On this 6th day of July 1999 , before me, the undersigned, a Notary Public in said State, personally appeared WENDY A. VANLEEUMEN and CHRISTINE W. GRANDE , 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



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BK0799PG4764

REQUESTED BY  
*W. E. Smerdon*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 JUL 28 AM 11:48

LINDA SLATER  
RECORDER  
10<sup>00</sup> PAID DEPUTY