

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

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 577-07828593

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 : DENNIS W. MORRISON AND CAROL J. MORRISON, HUSBAND AND WIFE

Trustee : WESTERN TITLE COMPANY

Original Mortgagee: HARBOURTON MORTGAGE CO., L.P.

Date of Deed: March 24, 1997

Date Recorded : March 31, 1997

Book : 0397

Page : 5366

Instrument: 0409617

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 August 17, 1999 .

FIRST NATIONWIDE MORTGAGE CORPORATION



BRUCE W. RICE
ASSISTANT SECRETARY

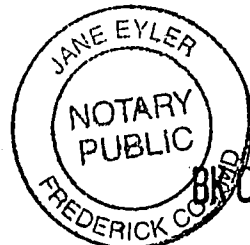
By: LOUISE A. LEONARD
LOUISE A. LEONARD
REAL ESTATE OFFICER

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 17th day of August 1999 , before me, the undersigned, a Notary Public in said State, personally appeared LOUISE A. LEONARD and BRUCE W. RICE , 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 EYLER
NOTARY PUBLIC
My Commission Expires: November 14, 2001



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REQUESTED BY
1st Nationwide Mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 AUG 31 PM 1: 16

LINDA SLATER
RECORDER

\$ 11.00 PAID BC DEPUTY

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