

Recording Requested By:
WASHINGTON MUTUAL BANK

When Recorded Return To:

NORMAN HIGO
675 Tina Ct
Stateline, NV 89449-0000

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

STOCKTON - Washington Mutual Bank, FA #:0028732006 "Higo" Lender ID:A01/ Douglas, Nevada
WASHINGTON MUTUAL BANK, FA is the Owner and Holder of the Note secured by the
Deed of Trust dated 06/11/99, made by NORMAN R. HIGO AND DONNA J. HIGO, HUSBAND
AND WIFE as Trustor, with WESTERN TITLE CO. INC. as Trustee, for the benefit of
WASHINGTON MUTUAL BANK, FA as Beneficiary, which said Deed of Trust was recorded
on 06/18/99 in the Office of the County Recorder of DOUGLAS State of Nevada, as
Instrument No. 470606 Book 0699, Page 3974, wherein said Owner and Holder
hereby substitutes CALIFORNIA RECONVEYANCE COMPANY as Trustee in lieu of the
above-named Trustee under said Deed of Trust.

Property Address: 675 Tina Ct, Stateline, NV, 89449

IN WITNESS WHEREOF, WASHINGTON MUTUAL BANK, FA as owner and Substituted
Trustee, have caused this instrument to be executed, each in its respective
interest;

Washington Mutual Bank, FA
On September 13, 1999

By: *Cindy Medina*
CINDY MEDINA, ASST. VICE PRESIDENT

CALIFORNIA RECONVEYANCE COMPANY hereby accepts said appointment as Trustee under
said Deed of Trust and as Successor Trustee 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 estate now held by it under said Deed of Trust.

By CALIFORNIA RECONVEYANCE COMPANY as Trustee
On September 13, 1999

By: *Cindy Kluender*
CINDY KLUENDER, ASSISTANT SECRETARY

STATE OF California
COUNTY OF San Joaquin

ON September 13, 1999, before me, Clara Maxwell, a Notary Public in and for San
Joaquin County, in the State of California, personally appeared Cindy Medina,
Asst. Vice President, personally known to me (or proved to me on the basis of
satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to
the within instrument and acknowledged to me that he/she/they executed the same
in his/her/their authorized capacity, and that by his/her/their signature on the
instrument the person(s), or the entity upon behalf of which the person(s)
acted, executed the instrument.

WITNESS my hand and official seal,
Clara Maxwell
Clara Maxwell
Notary Expires: 12/04/2002 #1203773



(This area for notarial seal)

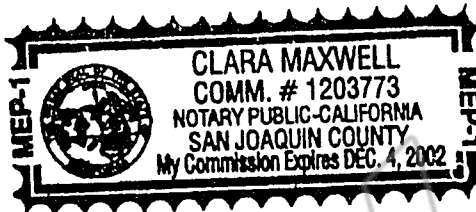
STATE OF California
COUNTY OF San Joaquin

ON September 13, 1999, before me, Clara Maxwell, a Notary Public in and for San Joaquin County, in the State of California, personally appeared Cindy Kluender, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Clara Maxwell
Clara Maxwell

Notary Expires: 12/04/2002 #1203773



(This area for notarial seal)

✓ Washington Mutual, 400 E Main St STB1RCN, Stockton, CA 95290-3947 800-282-4840
CVM-19990913-0018 NVDOUGL DOUGLAS NV BAT: 109201/0028732006 KXNVSB1

COOPER

REQUESTED BY
Washington Mutual
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 SEP 24 PM 2:45

LINDA SLATER
RECORDER

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