

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

OWNER AND HOLDER OF THE NOTE SECURED BY THE DEED OF TRUST DATED OCTOBER 8, 1993 MADE BY LESLIE H. HIRAM, AN UNMARRIED WOMAN AS TRUSTOR AND STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION AS TRUSTEE, FOR THE BENEFIT OF HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION AS BENEFICIARY, WHICH DEED OF TRUST WAS RECORDED ON OCTOBER 18, 1993 IN THE OFFICE OF COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, IN BOOK 320496 *** , PAGE 1093 *** , INSTRUMENT NO. 3220 *** HEREBY SUBSTITUTES MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION AS TRUSTEE IN LIEU OF THE ABOVE NAMED TRUSTEE UNDER SAID DEED OF TRUST.

MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION HEREBY ACCEPTS THIS 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 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.

IN WITNESS WHEREOF, THE BENEFICIARY HAS CAUSED THESE PRESENTS TO BE EXECUTED ON SEP 29 1999

IN WITNESS WHEREOF, THE TRUSTEE HAS CAUSED THESE PRESENTS TO BE EXECUTED ON SEP 29 1999

HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION:

MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION:

BY: [Signature] L. KOAGEDAL, VICE PRESIDENT

BY: [Signature] JAN REYNOLDS, AUTHORIZED AGENT

STATE OF CALIFORNIA COUNTY OF SONOMA SEP 29 1999 ss.

STATE OF CALIFORNIA COUNTY OF SONOMA SEP 29 1999 ss.

ON BEFORE ME, APPEARED L. KOAGEDAL, PERSONALLY KNOWN TO BE (OR PROVED TO BE ON THE SATISFACTORY EVIDENCE) TO BE THE PERSON (S) WHOSE NAME (S) IS/ARE SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO BE THAT HE/SHE/THEY EXECUTED THE SAME IN HIS/HER/THEIR AUTHORIZED CAPACITY (IES), AND THAT BY HIS/HER/THEIR SIGNATURE (S) ARE THE PERSON (S) OR THE ENTITY UPON BEHALF OF WHICH THE PERSON (S) ACTED, EXECUTED THE INSTRUMENT.

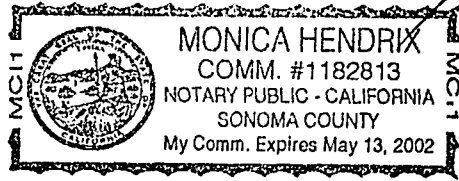
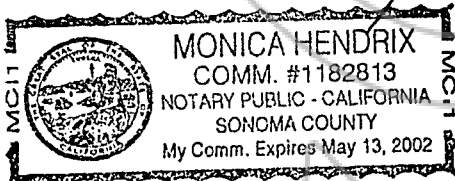
ON BEFORE ME, APPEARED JAN REYNOLDS, PERSONALLY KNOWN TO BE (OR PROVED TO BE ON THE SATISFACTORY EVIDENCE) TO BE THE PERSON (S) WHOSE NAME (S) IS/ARE SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO BE THAT HE/SHE/THEY EXECUTED THE SAME IN HIS/HER/THEIR AUTHORIZED CAPACITY (IES), AND THAT BY HIS/HER/THEIR SIGNATURE (S) ARE THE PERSON (S) OR THE ENTITY UPON BEHALF OF WHICH THE PERSON (S) ACTED, EXECUTED THE INSTRUMENT.

WITNESS BY HAND AND OFFICIAL SEAL.

WITNESS BY HAND AND OFFICIAL SEAL.

NOTARY'S SIGNATURE

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After Recording Mail To:

BOOK 1093 PAGE 3220 DOCUMENT NO. 320496

Headlands Mortgage Company Attn: Payoff Dept. 1160 N. Dutton Ave #250 Santa Rosa, Ca 95401

REQUESTED BY FIRST AMERICAN TITLE CO. IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

1999 OCT 20 AM 11:40

LINDA SLATER RECORDER

0479096

BK 1099PG3538

\$10.00 PAID K2 DEPUTY