

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

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 682-1616536

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 : CHARLES P. GIELOW AND RUTH M. GIELOW, HUSBAND & WIFE AS JOINT TENANTS

Trustee : FAMILY FINANCIAL SERVICES, INC.

Original Mortgagee: FAMILY SAVINGS AND LOAN ASSOCIATION

Date of Deed: March 21, 1978
Date Recorded : March 22, 1978
Book : 378
Page : 1415
Instrument: 18821

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 October 20, 1999 .

FEDERAL HOME LOAN MORTGAGE CORPORATION



BY AND THROUGH ITS ATTORNEY-IN-FACT
FIRST NATIONWIDE MORTGAGE CORPORATION

By and through a Power of Attorney recorded
on October 1, 1997
in BK 1097, PG 0233

Regina N. Walker
REGINA N. WALKER
ASSISTANT SECRETARY

By: *Teresa D. Diggs*
TERESA D. DIGGS
REAL ESTATE OFFICER

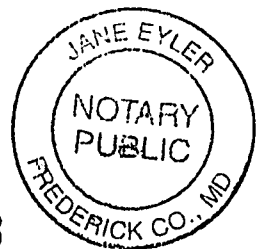
STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 20th day of October 1999 , before me, the undersigned, a Notary Public in said State, personally appeared TERESA D. DIGGS and REGINA N. WALKER , 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 Eyley
JANE EYLER
NOTARY PUBLIC
My Commission Expires: November 14, 2001

0479705

BK 1099 PG 5238



COPY

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

1999 OCT 29 PM 12: 23

LINDA SLATER
RECORDER

\$11⁰⁰ PAID *ka* DEPUTY

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BK1099PG5239