State of Nevada County of Douglas

Christine Ingalsbe

Loan Number: 1019284734

PIN# 21314 13

Substitution of Trustee and Full Reconveyance

WHEREAS NationsBanc Mortgage Corporation, the present Beneficiary(ies) of the Deed of Trust mentioned below, hereby substitutes itself as trustee under said Deed of Trust in place of Stan-Shaw Corporation

and does hereby reconvey, without warranty, to the person(s) legally entitled thereto, the estate now held by said Beneficiary(ies) hereunder:

WHEREAS, the date of said Deed of Trust, the names of the Trustors who executed the same, the county in the State of Nevada, the date of recordation and document number of Official Records of said County where said Deed of Trust is recorded are as follows:

Trustors: Edward W Downer and Marianne K Downer

Date of Deed of Trust: 04/24/1992 Recorded County: Douglas Recordation Date: 04/24/1992

Document No.: 276893

Book: 492

Page: 4690

Re-Recordation Date:

Document No.:

Book:

Page:

As Described in Recorded Deed of Trust

Dated 10/28/1999

BENEFICIARY(IES)

NationsBanc Mortgage Corporation,

Holl M. Jarmusz,

Assistant Vice President

STATE OF New York COUNTY OF Erie

On 10/28/1999 before me, the undersigned, a Notary Public in and for said State, personally appeared Holly M. Jarmusz, Assistant Vice President of NationsBanc Mortgage Corporation personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

PREPARED BY:

Christine Ingalsbe

NationsBanc Mortgage Corporation

205 Park Club Lane

Buffalo, NY 14231-9000

Laurel A. Volkenner

Notary Public, State of New York

Qualified in Erie County

Commission Expires September 29, 2001

WHEN RECORDED MAIL TO:

Edward W Downer Marianne K Downer 1267 Bridle Way Minden, NV 89423 NOTARL ZER PUBLIC OF NEW

REQUESTED BY

B A M & T . 9 G . 9

IN OFFICIAL RECORDS OF

DOUGLAS CO... HEVADA

DOUGLAS CO., HEVADA

1999 NOV -9 AM 9: 58

RECORDER SEPUTY

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