SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

10

DONALD R RISTOW

was the original Trustor under that certain Deed of Trust recorded on 03/15/99 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 0463379 in Book 0399, Page 3645 Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

this 5th day of October, 1999

CENDANT MORTGAGE CORPORATION FORMERLY KNOWN AS PHH MORTGAGE

SERVICES CORPORATION

By:

DAVE LAROSE

ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

On 10/05/99 before me, the undersigned, a Notary Public for said County, and State, personally appeared DAVE LAROSE , personally known to me to be the ASSISTANT VICE PRESIDENT of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me 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.

M./ ŒASH

Notary Public/Commission expires 03/19/2003

prepared by:

D.Colon/NTC,101 N. Brand #1800, Glendale, CA 91203 (800)346-9152

When Recorded Mail To:

Nationwide Title Clearing

101 N. Brand #1800 Glendale, CA 91203

CENDA EE 382EE

Nation Wide Tit

M. EASH
COMM. # 1213547
NOTARY PUBLIC-CALIFORNIA ()
LOS ANGELES COUNTY ()
COMM. EXP. MARCH 19, 2003

1999 NOV 16 PM 1: 59

0480999 BK1199PG3039 LINDA SLATER
RECORDER

\$ 10 PAID 12 DEPUTY