State of Nevada County of Douglas Jennifer A. Zagst

Loan Number: 1006863102

PIN: 000005043170

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 First American Title Insurance Company

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: Gary D Midkiff and Pamela T Midkiff

Date of Deed of Trust: June 9, 1993

Recorded County: Douglas Recordation Date: June 16, 1993

Document No.: 309983

Book: 0693

Page: 3527

Re-Recordation Date:

Document No.:

Book:

Page:

As Described in Recorded Deed of Trust

Dated November 15, 1999

BENEFICIARY(IES)

NationsBanc Mortgage Corporation

Holly M. Jarmusz, Asst. Vice President

STATE OF New York COUNTY OF Erie

On November 15, 1999 before me, the undersigned, a Notary Public in and for said State, personally appeared Holly M. Jarmusz, Asst. 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:

Jennifer A. Zagst

Bank of America Mortgage

205 Park Club Lane

Buffalo, NY 14231-9000

Cynthia Marano

Notary Public, State of New York

Qualified in Erie County

Commission Expires November 9, 2000

WHEN RECORDED MAIL TO:

Gary D Midkiff Pamela T Midkiff

PO Box 12427

Zephyr Cove, NV 89448

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IN OFFICIAL RECORDS OF
DOUGLAS CO... HEVADA

1999 NOV 24 AM 10: 21

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