

99030042

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

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 577-8691203

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 : LINDA M. DARROUGH, AN UNMARRIED WOMAN

RE-RECORDED: MARCH 30, 1994 BOOK: 0394 PAGE: 6084 INST: 333691

Trustee : STEWART TITLE OF DOUGLAS COUNTY

Original Mortgagee: COMMERCE SECURITY BANK

Date of Deed: November 4, 1993
Date Recorded : November 16, 1993
Book : 1193
Page : 3109
Instrument: 322689

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 December 8, 1999 .

THE PRUDENTIAL HOME MORTGAGE COMPANY, INC.



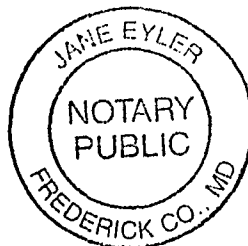
Gayle Y. Harley
GAYLE Y. HARLEY
ASSISTANT SECRETARY

By: *K Klima*
KENNETH A. KLIMA, JR.
SECOND VICE PRESIDENT

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 8th day of December 1999 , before me, the undersigned, a Notary Public in said State, personally appeared KENNETH A. KLIMA, JR. and GAYLE Y. HARLEY , personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as SECOND VICE PRESIDENT 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 EYLER
JANE EYLER
NOTARY PUBLIC
My Commission Expires: November 14, 2001



0482659

BK 1299PG2897

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 DEC 16 AM 10:10

LINDA SLATER
RECORDER

\$ 11.00 PAID Ko DEPUTY

0482659

BK 1299PG2898