

WHEN RECORDED MAIL TO:
LORI HURNDON
FIRST NATIONWIDE MORTGAGE CORP
DEPT. 1020, PO BOX 9443
GAITHERSBURG, MD 20898-9989
Escrow No. W18416JWN
STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 577-05700711

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.

Trutor : ROSEMARY A. KILMAN, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY

Trustee : FIRST AMERICAN TITLE COMPANY OF NEVADA

Original Mortgagee: ICA MORTGAGE CORPORATION

Date of Deed: September 1, 1988
Date Recorded : September 9, 1988
Book : 988
Page : 1417
Instrument: 186108

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 July 22, 1999 .

CALIFORNIA FEDERAL BANK, A FEDERAL SAVINGS BANK
SUCCESSOR BY MERGER TO
FIRST NATIONWIDE BANK, A FEDERAL SAVINGS BANK



[Signature]

THELMA E. CHAVIS
ASSISTANT SECRETARY

[Signature]

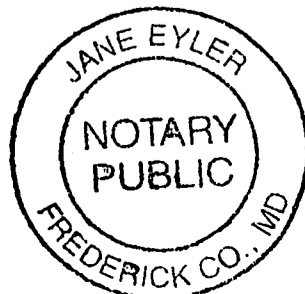
By: CHRISTINE W. GRANDE
REAL ESTATE OFFICER

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 22nd day of July 1999 , before me, the undersigned, a Notary Public in said State, personally appeared CHRISTINE W. GRANDE and THELMA E. CHAVIS , 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.

[Signature]
JANE EYLER
NOTARY PUBLIC
My Commission Expires: November 14, 2001



COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN 20 PM 3: 29

LINDA SLATER
RECORDER

\$11.00 PAID *KS* DEPUTY

0484760

BK0100PG3073