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. 005411970680

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: MARK LUNSTRUM AND JANET P. LUNSTRUM, HUSBAND AND WIFE

MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION

HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION Original Mortgagee:

Date of Deed: December 14, 1995 Date Recorded: December 19, 1995

Book : 1295 Page : 2863

Trustee:

Instrument: 377169 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 January 28, 2000

CALIFORNIA FEDERAL BANK SUCCESSOR BY MERGER TO GLENDALE FEDERAL BANK

RITA L **ASSISTANT SECRETARY** THELMA E. CHAVIS REAL ESTATE OFFICER

STATE OF MARYLAND COUNTY OF FREDERICK

On this 28th day of January

2000

, before me, the undersigned, a Notary Public in said

, personally known

State, personally appeared THELMA E. CHAVIS

the within instrument as REAL ESTATE OFFICER

and RITA L. JACKSON

to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed 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.

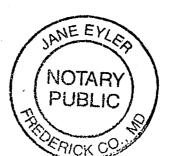
WITNESS My hand and official seal.

JANE EYLER

NOTARY PUBLIC

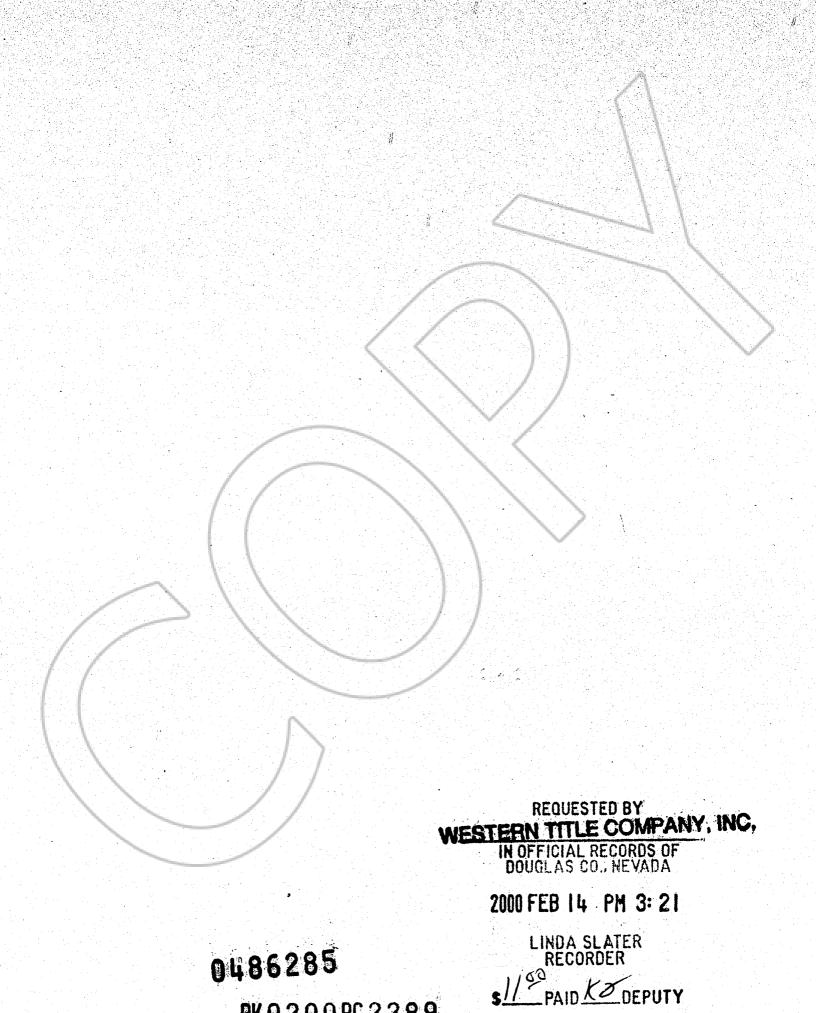
My Commission Expires: November 14, 2001

RNVO LOAN: 005411970680



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