

Recording Requested By:
WASHINGTON MUTUAL

When Recorded Return To:

✓ Donald Manzo
7621 Miller Ave
Gilroy, CA 95020-0000

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

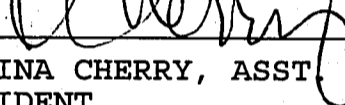


STOCKTON - Washington Mutual Bank, FA #:0013431168 "Manzo" Lender ID:A01/ Douglas, Nevada
WASHINGTON MUTUAL BANK, FA is the Owner and Holder of the Note secured by the Deed of Trust dated 03/23/99, made by DONALD F MANZO, AND RHODA E MANZO HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE COMPANY OF NEVADA as Trustee, for the benefit of WASHINGTON MUTUAL BANK, FA as Beneficiary, which said Deed of Trust was recorded on 03/31/99 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0464618 Book 399, Page 7282, wherein said Owner and Holder hereby substitutes CALIFORNIA RECONVEYANCE CO. S/B/M N.A. MORTGAGE SERVICES INC as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 620 Pharris Ln, Zephyr Cove, NV, 89448

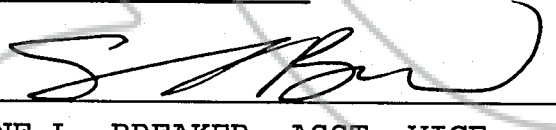
IN WITNESS WHEREOF, WASHINGTON MUTUAL BANK, FA as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Washington Mutual Bank, FA
On March 07, 2000

By: 
KATRINA CHERRY, ASST. VICE
PRESIDENT

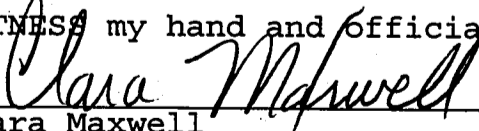
CALIFORNIA RECONVEYANCE CO. S/B/M N.A. MORTGAGE SERVICES INC hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By CALIFORNIA RECONVEYANCE CO. S/B/M N.A.
MORTGAGE SERVICES INC as Trustee
On March 07, 2000

By: 
SUZANNE L. BREAKER, ASST. VICE
PRESIDENT

STATE OF California
COUNTY OF San Joaquin

ON March 07, 2000, before me, Clara Maxwell, a Notary Public in and for San Joaquin County, in the State of California, personally appeared Katrina Cherry, Asst. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Clara Maxwell
Notary Expires: 12/04/2002 #1203773



(This area for notarial seal)

0487987

BK0300PG2700

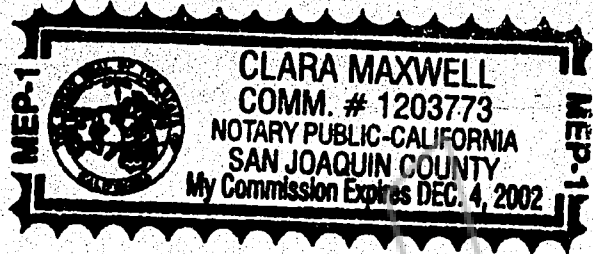
STATE OF California
COUNTY OF San Joaquin

ON March 07, 2000, before me, Clara Maxwell, a Notary Public in and for San Joaquin County, in the State of California, personally appeared Suzanne L. Breaker, Asst. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Clara Maxwell
Clara Maxwell

Notary Expires: 12/04/2002 #1203773



(This area for notarial seal)

Washington Mutual, 400 E Main St STB1RCN, Stockton, CA 95290-3947 800-282-4840
G_P-20000307-0044 NVDOUGL DOUGLAS NV BAT: 112229/0013431168 KXNVSR1

COPY

REQUESTED BY
Washington Mutual
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 MAR 16 AM 10:14

LINDA SLATER
RECORDER

\$11.00 PAID *K2* DEPUTY

0487987

BK0300PG2701