

Recording Requested By:
WASHINGTON MUTUAL

When Recorded Return To:

WENDY MILLAN
1626 Hwy 395
Minden, NV 89423

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



STOCKTON - Washington Mutual Bank, FA #:9149451545 "Millan" Lender ID:F18/ Douglas, Nevada
WASHINGTON MUTUAL BANK, FA SUCCESSOR IN INTEREST TO AMERICAN SAVINGS BANK F.A.
is the Owner and Holder of the Note secured by the Deed of Trust dated 05/19/87,
made by WENDY M. MILLAN, A SINGLE WOMAN : STAN P. MILLAN A MARRIED MAN as
Trustor, with LAWYERS TITLE as Trustee, for the benefit of FCA MORTGAGE
CORPORATION as Beneficiary, which said Deed of Trust was recorded on 06/02/87 in
the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No.
155631 Book 687, Page 154, 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: 111 -a Angora Ct, Zephyr Cove, NV, 89448

IN WITNESS WHEREOF, WASHINGTON MUTUAL BANK, FA SUCCESSOR IN INTEREST TO
AMERICAN SAVINGS BANK F.A. as owner and Substituted Trustee, have caused this
instrument to be executed, each in its respective interest;

Washington Mutual Bank, FA Successor in
interest to American Savings Bank F.A.
On February 23, 2000

By: *C. Medina*
CINDY MEDINA, 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 February 23, 2000

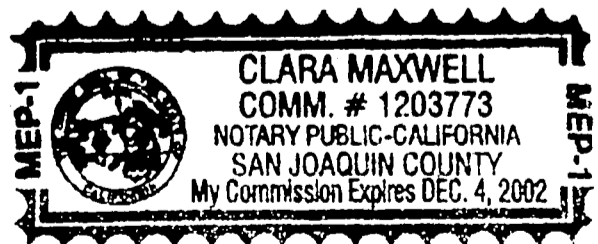
By: *R. Amador*
RON AMADOR, ASST. VICE PRESIDENT

STATE OF California
COUNTY OF San Joaquin

ON February 23, 2000, before me, Clara Maxwell, a Notary Public in and for San
Joaquin County, in the State of California, personally appeared Cindy Medina,
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

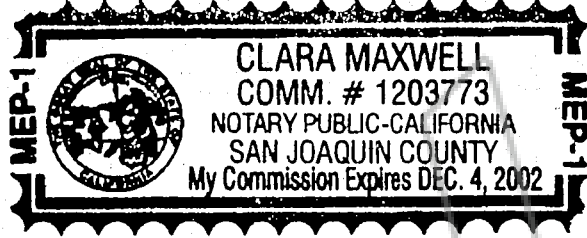


(This area for notarial seal)

STATE OF California
COUNTY OF San Joaquin

ON February 23, 2000, before me, Clara Maxwell, a Notary Public in and for San Joaquin County, in the State of California, personally appeared Ron Amador, 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
SLB-20000222-0007 NVDOUGL DOUGLAS NV BAT: 110531/9149451545 KXNVSBR1

COOPER

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

2000 MAR 28 AM 10:14

LINDA SLATER
RECORDER

\$11⁰⁰ PAID *KQ* DEPUTY

0488699

BK0300PG5136