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

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 005776182430

11

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: JAMES A STICKNEY KAY L STICKNEY

Trustee: FAMILY FINANCIAL SERVICES INC

Original Mortgagee: CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION

Date of Deed: January 23, 1984 Date Recorded: January 27, 1984

Book: 184, Instrument: 095080

Page: 4749 , Pin :NA

in the records of DOUGLAS County, Nevada

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 May

4, 2000

and more particularly

CALIFORNIA FEDERAL BANK
F/K/A CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION



MARY ANN THOMPSON ASSISTANT SECRETARY By: Michelle Ktonc MICHELLE R. FORD

REAL ESTATE OFFICER

STATE OF MARYLAND

)

COUNTY OF FREDERICK

On this 4th day of May 2000 , before me, the undersigned, a Notary Public in said State, personally appeared MICHELLE R. FORD and MARY ANN THOMPSON

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

the within instrument as REAL ESTATE OFFICER 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.

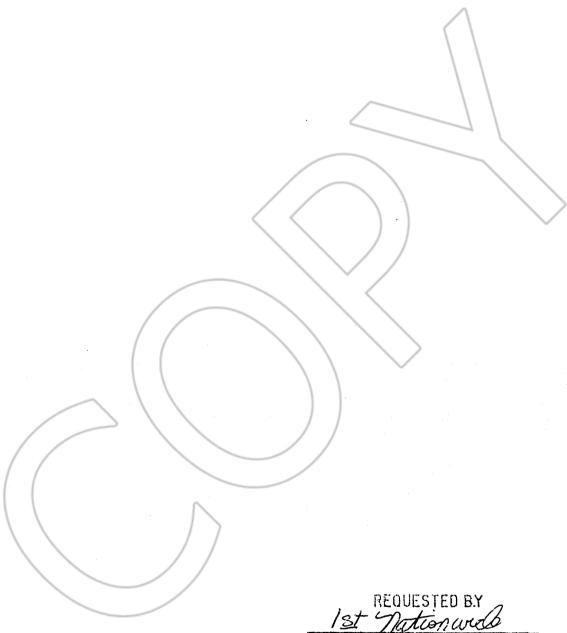
JANE EYLER
NOTARY PUBLIC

My Commission Expires: November 14, 2001

NOTARY PUBLIC

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, personally known



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2000 MAY 16 AM 10: 08

LINDA SLATER RECORDER

PAID LO DEPUTY