

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

000100047

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 000022304851

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 : SYLVIA B. VONDERSCHER, AN UNMARRIED WOMAN

Trustee : MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION

Original Mortgagee: HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION

Date of Deed: March 2, 1999
Date Recorded : March 10, 1999
Book : 0399 , Instrument:0463047 ,
Page : 2681 , Pin :NA

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 June 7, 2000 .

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



LORI HURNDON
ASSISTANT SECRETARY

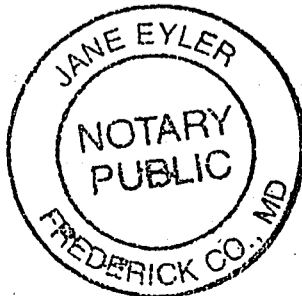
By: Mary Ann Thompson
MARY ANN THOMPSON
VICE PRESIDENT

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 7th day of June 2000 , before me, the undersigned, a Notary Public in said State, personally appeared MARY ANN THOMPSON and LORI HURNDON , personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT 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



REQUESTED BY Stewart Tittel
IN OFFICIAL RECORDS OF Douglas
DOUGLAS CO., NEVADA County
2000 JUN 23 AM 10: 52
LINDA SLATER
RECORDER
\$10.00 PAID DEPUTY

0494591
BK 0600PG4789