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

STATE OF Nevada 'TOWN/COUNTY DOUGLAS 000021207113 Loan No.

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:

JOHN PERRAULT AND DONNA PERRAULT AND GARY SEXTON AND PAULA SEXTON, HUSBAND

AND WIFE, HUSBAND AND WIFE

Trustee :

QUALIFIED TRUST DEED SERVICES, A CALIFORNIA CORPORATION

SECURED BANKERS MORTGAGE COMPANY, A PARTNERSHIP Original Mortgagee:

:NA

Date of Deed: January 25, 1999 Date Recorded : February 10, 1999

Book: 0299

, Instrument: 0460879

Page: 2267

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 August 9, 2000

FIRST NATIONWIDE MORTGAGE CORPORATION



MARY ANN THOMPSON ASSISTANT SECRETARY

TERESA D. DIGGS REAL ESTATE OFFICER

STATE OF MARYLAND COUNTY OF FREDERICK

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

On this 9th day of August 2000 State, personally appeared TERESA D. DIGGS and MARY ANN THOMPSON , personally known

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

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.

LOAN: 000021207113

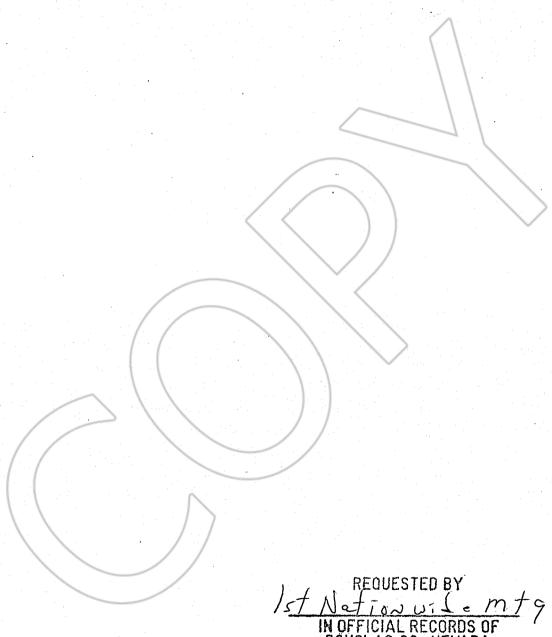
JANE EYLER

NOTARY PUBLIC

My Commission Expires: November 14, 2001 0498088

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LINDA SLATER RECORDER PAID DEPUTY