

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

83400.SLG

STATE OF Nevada  
TOWN/COUNTY DOUGLAS  
Loan No. 000015670672

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 : ANDREW J. HETRICK AND STEPHANIE R. HETRICK

Trustee : MASTER MORTGAGE COMPANY

Original Mortgagee: FIRST NATIONWIDE MORTGAGE CORPORATION

Date of Deed: December 28, 1998  
Date Recorded : January 6, 1999  
Book : 0199 , Instrument:0458121 ,  
Page : 0792 , Pin :000013225080

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 22, 2000 .

FIRST NATIONWIDE MORTGAGE CORPORATION



*[Signature]*

BRUCE W. RICE  
ASSISTANT SECRETARY

*[Signature]*

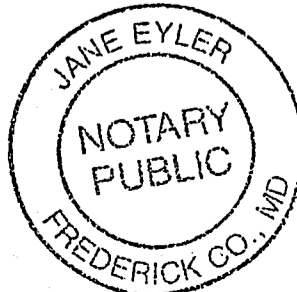
By: MICHELLE R. FORD  
REAL ESTATE OFFICER

STATE OF MARYLAND )  
COUNTY OF FREDERICK )

On this 22nd day of August 2000 , before me, the undersigned, a Notary Public in said State, personally appeared MICHELLE R. FORD and BRUCE W. RICE , 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.

*[Signature]*  
JANE EYLER  
NOTARY PUBLIC  
My Commission Expires: November 14, 2001



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COPY

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 AUG 29 AM 10: 07

LINDA SLATER  
RECORDER

\$ 11<sup>50</sup> PAID KJ DEPUTY

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