

WHEN RECORDED MAIL TO:

HOMECOMINGS FINANCIAL, ATTN: DARRELL FRA
2711 NORTH HASKELL, SUITE 900
DALLAS, TX 75204-
800-348-2626

PAYF 0430213587



SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute HOMECOMINGS FINANCIAL, ATTN: DARRELL FRA

Western Title Company was the original Trustee in the Deed of Trust hereinafter described:
TRUSTOR: Michael F Reeder Pamela M O'Keefe

BENEFICIARY: DITECH FUNDING CORPORATION
CURRENT BENEFICIARY: The First National Bank of Chicago as Trustee RFC Attorney in Fact

Deed of Trust dated 03/12/1997 recorded in Book 0397, Page 3913, Instrument No. 0409090 (Rerecorded on / / in Book, Page, Instrument No.), of Official Records in the Office of the Recorder of DOUGLAS County, State of NEVADA, on 03/25/1997. HOMECOMINGS FINANCIAL, ATTN: DARRELL FRA

hereby accepts said appointment as Trustee under the above Deed of Trust, and As Successor Trustee, and 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 the estates now held by it under said Deed of Trust.

IN WITNESS WHEREOF the Owner and Holder and HOMECOMINGS FINANCIAL, ATTN: DARRELL FRA

as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: FEBRUARY 14TH, 2001

The First National Bank of Chicago as Trustee RFC Attorney in Fact

Successor Trustee
HOMECOMINGS FINANCIAL, ATTN: DARRELL FRA

Robert Meachum
Senior Vice President

Darrell Fraunheim
Vice President
Annette Vela
Vice President

STATE OF TEXAS)
COUNTY OF Dallas) ss

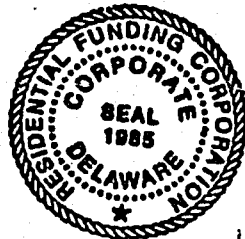
On FEBRUARY 14TH, 2001, before me, a Notary Public in and for the County of Dallas, State of TEXAS, personally appeared Darrell Fraunheim and Annette Vela known to be the Vice President and Vice President

of said Corporation; that the Seal affixed to said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed. IN WITNESS WHEREOF, I have hereunto signed my name the day and year last written.



Michele LeClaire
Notary Public in and for said County and State
My Commission expires: 04/23/2002

Prepared by
PK
HOMECOMINGS FINANCIAL, ATTN: DARRELL FRA
2711 NORTH HASKELL, SUITE 900
DALLAS, TX 75204-



NV_SOT

REQUESTED BY
Homecomings Fin
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 FEB 20 PM 2:27

LINDA SLATER
RECORDER

\$10.00 PAID K2 DEPUTY

0508980

BK0201PG3651