

99011514

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Loan # 0659303
APN: 1220-21-810-011

WHEREAS, [Signature] is the present Trustee of record under that certain Deed of Trust executed on MAY 15, 1996 between DAVID M KIRBY AND LYNDA MORITZ KIRBY HUSBAND AND WIFE as Trustor(s), and MARIN CONVEYANCING CORPORATION as Trustee, recorded on MAY 21, 1996 as Instrument No. 388323, Book 0596 Page 3802 of Official Records in the Office of the County Records of DOUGLAS County, Nevada.

AND WHEREAS, the undersigned, [Signature] is the present holder of the beneficial interest under said Deed of Trust, and hereby appoints itself as Trustee in place and stead of said MARIN CONVEYANCING CORPORATION under said Deed of Trust;

AND WHEREAS, the indebtedness secured by said Deed of Trust has been fully paid and satisfied;

NOW THEREFORE, [Signature] as substituted Trustee under said Deed of Trust, does hereby reconvey to the parties entitled thereto all right, title and interest which was heretofore acquired under said Deed of Trust.

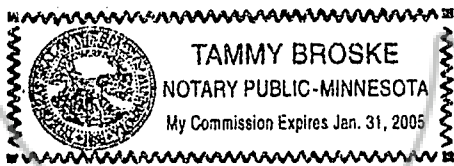
Dated this 24 day of OCT 2001

BANK ONE NATIONAL ASSOCIATION, FKA THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY-IN-FACT (COMPANY NAME)

BY: [Signature] R. Johnson ASST. VICE PRESIDENT

STATE OF MINNESOTA COUNTY OF HENNEPIN

On Oct 24, 2001 before me, the undersigned, a Notary Public in and or said County and State, personally appeared R. Johnson ASST. VICE PRESIDENT proved to me on the basis of satisfactory evidence to be the person who executed the within instrument on behalf of the Corporation pursuant to its Bylaws or a Resolution of its Board of Directors.



[Signature] NOTARY PUBLIC

SPACE BELOW THIS LINE FOR RECORDERS USE ONLY

WHEN RECORDED RETURN TO: MATRIX FINANCIAL SERVICES CORPORATION 2133 W. PEORIA AVE. PHOENIX, AZ. 85029 PREPARED BY: VICKI DE VRIES

SEND TAX STATEMENT TO: D. KIRBY 620 JOETTE DR GARDNERVILLE, NV. 89410

REQUESTED BY STEWART TITLE OF DOUGLAS COUNTY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2001 NOV -7 AM 10:42

LINDA SLATER RECORDER

\$17.00 PAID [Signature] DEPUTY

0527161

BK 1101 PG 1967