

PIN#: 132032710013

WHEN RECORDED MAIL TO:

DONNA STINSON

✓ VERDUGO TRUSTEE SERVICE CORPORATION

DEPT. 1020/532705, P.O. BOX 9443

GAITHERSBURG, MARYLAND 20898-9443

STATE OF Nevada

TOWN/COUNTY DOUGLAS

Loan No. 006835260655

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 success or 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 :FRANKLIN V. HOWARD

DEANNA H. HOWARD

Trustee :CAL FED ENTERPRISES, A CALIFORNIA CORPORATION

Original Mortgagee:CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION, A CORPORATION

Date of Deed: June 16, 1988

Date Recorded : June 27, 1988

Book : 688 , Instrument:181020

, Page: 4079

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 September 18, 2002

MAIL TAX STATEMENT TO:

FRANKLIN V HOWARD

1302 FM 2094 UNIT 106A

CLEAR LAKE SHORES TX 77565

RNVO LOAN:006835260655

0552702

BK0902PG06973

FIRST NATIONWIDE MORTGAGE CORPORATION



JENNIFER J. SUBLESKI
ASSISTANT SECRETARY

By: Kenneth A. Klima, Jr.
KENNETH A. KLIMA, JR.
VICE PRESIDENT

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 18th day of September 2002, before me, the undersigned, a Notary Public in said State, personally appeared KENNETH A. KLIMA, JR. and JENNIFER J. SUBLESKI, 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
JANE EYLER
NOTARY PUBLIC
My Commission Expires: November 1, 2005

Jane Eyler
NOTARY PUBLIC
Frederick County, Maryland
My Commission Expires 11/1/05

RNV1 LOAN:006835260655

OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA
Verdugo Trust Co
2002 SEP 23 AM 11:00

LINDA SLATER, RECORDER

BY Kg 9/18/02 Pd

0552702

BK0902PG06974