

OFFICIAL RECORD

Requested By:

FIRST AMERICAN TITLE

Assessor's Parcel Number: 1318-09-810-009

Recording Requested By:

Name: MASTROV

Address: PO Box 7172

City/State/Zip STATELINE, NV 89445

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 44.00
BK-0205 PG- 8203 RPIT: 0.00



Substitution of Trustee and Reconveyance
(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed or legibly hand printed.

C:\bc docs\Cover page for recording

MASTROV
P.O. Box 7172
STATELINE, NV 89445
SPACE ABOVE FOR RECORDER'S USE

Loan No. 3167959

SUBSTITUTION OF TRUSTEE
AND
DEED OF FULL RECONVEYANCE

Under and by virtue of the authority vested in the undersigned and the present owner and holder of the beneficial interest under that certain Deed of Trust and all indebtedness secured thereby, which Deed of Trust is recorded in the Official Records of DOUGLAS County, Nevada, and identified as follows:

Trustor(s): MARK S. MASTROV, AN UNMARRIED MAN
Trustee: WESTWOOD ASSOCIATES
Date Recorded: September 23, 1992 Instrument No.: 288963
Book/Reel: 992 Page/Image: 3874

The undersigned, First Trust National Association, for reasons satisfactory to itself, hereby appoints and substitutes THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. as trustee in said Deed of Trust and the said THE PRUDENTIAL HOME MORTGAGE COMPANY, INC., as such substituted trustee, is hereby vested with all the title, interest, powers, duties and trusts conferred upon the Trustee by said Deed of Trust.

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied;

NOW THEREFORE, THE PRUDENTIAL HOME MORTGAGE COMPANY, INC., as substituted Trustee, does hereby RECONVEY, without warranty, to the persons legally entitled thereto, all the estate and interest now held by said Trustee thereunder.

IN WITNESS WHEREOF, THE PRUDENTIAL HOME MORTGAGE COMPANY, INC., such Trustee has executed this Reconveyance.
Dated: May 19, 1995

The Prudential Home Mortgage Company, Inc.
As Attorney-In-Fact for
First Trust National Association



By: [Signature]
Vice President VICTOR B. FOX
By: [Signature]
Substitute Trustee LISA D. POWERS

STATE OF MARYLAND
COUNTY OF FREDERICK

SS

On May 19, 1995 before me, the subscriber, a Notary Public, personally appeared VICTOR B. FOX and LISA D. POWERS a Vice President and Substitute Trustee of The Prudential Home Mortgage Company, Inc., known to me to be the persons whose names are subscribed as attorney-in-fact for First Trust National Association, As Trustee by virtue of the certain Power of Attorney dated April 14, 1993, recorded on May 7, 1993 at Document number 2718301 in the office of the Ramsey County Recorder, State of Minnesota, and acknowledged that they executed the same as the act of their principal for the purposes contained herein.

WITNESS my hand and official seal.

[Signature]
Notary Public in and for said County and State

Prepared by: [Signature]
The Prudential Home Mortgage Company, Inc.
7495 New Horizon Way
Frederick, MD 21701
(800)-423-5021

ANNE E. TWOMEY
Notary Public
Montgomery Co., MD
Comm. Exps. March 5, 1998

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.



MARK S. MASTROV (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

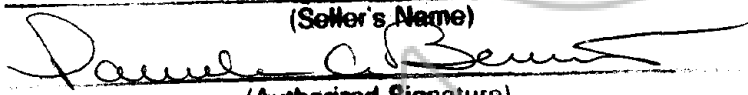
(Seal)
-Borrower

(Sign Original Only)

**WITHOUT RECOURSE, PAY TO THE ORDER OF
THE PRUDENTIAL HOME MORTGAGE COMPANY, INC**

WEYERHAEUSER MORTGAGE COMPANY

(Seller's Name)



(Authorized Signature)

PAMELA A. BENNETT, ASSISTANT SECRETARY

(Typed Name and Title of Signer)

**Without recourse, pay to the order of
First Trust National Association, as Trustee**

By 

The Prudential Home Mortgage Company, Inc.
Susan C. Ward - Lapp, Assistant Secretary