

RECORDING REQUESTED BY:

FIDELITY NATIONAL TITLE
2610 REDHILL AVENUE, STE. 128
SANTA ANA, CA 92706
ATTN: RECON DEPT

WHEN RECORDED MAIL TO:

MCGHIE, JULIE A.
MCGHIE, CATHLEEN A.
183 DENTON AVENUE
CALIENTE, NV 89008
LOAN # 1941993915 01-28-99

003-192-15

STATE OF NEVADA
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

NOTICE IS HEREBY GIVEN, that the undersigned is the present Beneficiary under the following described Deed of Trust:

Original Trustor: JULIE A. MCGHIE, AN UNMARRIED WOMAN AND CATHLEEN A. MCGHIE, A SINGLE WOMAN AND KARL V. LINDFORS, A SINGLE MAN ALL AS JOINT TENANTS
Original Trustee: HARTFORD ESCROW INC., A CALIFORNIA CORPORATION
Original Beneficiary: MISSION HILLS MORTGAGE CORPORATION, A CALIFORNIA CORPORATION
Dated: MARCH 30, 1994
Recorded On: APRIL 13, 1994
Instrument No: 101709
Book: 109
Page: 271
County: LINCOLN
State: NEVADA

1999-21762

NOW THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said Deed of Trust in the place of the original Trustee mentioned above, with the power to perform as the Trustee, and DOES HEREBY, RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust.

Dated: FEBRUARY 23, 2000

MISSION HILLS MORTGAGE CORPORATION
(BENEFICIARY)

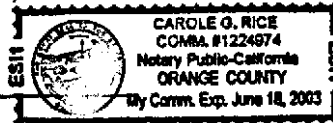

MICHAEL F. JONES, VICE PRESIDENT

State of California
County of Orange

On FEBRUARY 23, 2000 before me, CAROLE G. RICE, personally appeared MICHAEL F. JONES, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.


CAROLE G. RICE



(This area for official notarial use)

COPY

NO. **114629**

FILED AND RECORDED AT REQUEST OF
First American Title

June 5, 2000

AT 15 MINUTES PAST 10 O'CLOCK

AM BOOK 148 OFFICIAL

RECORD PAGE 386 LINCOLN

COUNTY, NEVADA.

Jessie Boucher
COUNTY RECORDER

BOOK 148 PAGE 387