

Inv Code # 00000203SS
Loan # 098580202
Inv Loan # 1654616416
Payoff Date 12/06/91
Form # LGPL1034

For Recorder's Use Only

WHEN RECORDED MAIL TO:

Lomas Mortgage USA
Central Payoff Services
P. O. Box 226805
Dallas, Texas 75222-6805

SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

BRIGHT MORTGAGE

_____ is the Owner and holder of the Note secured by the Deed of Trust, dated APRIL 10TH, 1989 made by CHARLES S. ACHARD AND RITA A. ACHARD, HUSBAND AND WIFE

_____ as Trustor to STEWART TITLE as Trustee, for the benefit of

BRIGHT MORTGAGE COMPANY

_____ as beneficiary, which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada in Book 489, at Page 1081 as Document No. 199959 on APRIL 11TH, 1989.

Hereby substitutes GIBRALTAR DEED COMPANY as Trustee in lieu of the above named Trustee under said Deed of Trust.

GIBRALTAR DEED COMPANY hereby accepts said appointment as Trustee under said Deed of Trust and, as successor Trustee, 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF (Owner) BRIGHT MORTGAGE

and GIBRALTAR DEED COMPANY has caused these presents to be executed by their duly authorized officers, this date DECEMBER 19, 1991.

BRIGHT MORTGAGE

By [Signature]
VICTOR T. AROCHA PRESIDENT

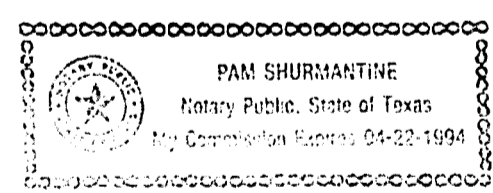
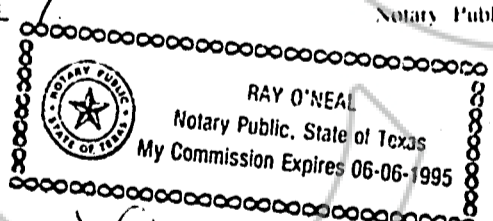
GIBRALTAR DEED COMPANY
(SEAL) (TITLE)
By [Signature]
Leonard Gasperin Vice President

STATE OF Texas
COUNTY OF Dallas
On DECEMBER 19, 1991 before me, the undersigned, a Notary Public in and for said County and State, personally appeared VICTOR T. AROCHA known to me to be the PRESIDENT of the corporation that executed the within Instrument, known to me to be the persons who executed the within Instrument on behalf of the corporation therein named, and acknowledged to me 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.

STATE OF TX
COUNTY OF DALLAS
On December 19th, 1991 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Leonard Gasperin known to me to be the Vice President of the corporation that executed the within Instrument, known to me to be the persons who executed the within Instrument on behalf of the corporation therein named, and acknowledged to me 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.

[Signature]
RAY O'NEAL Notary Public

[Signature]
Pam Shurmantine Notary Public



Prepared by: [Signature]
Linda Glaubitz
Lomas Mortgage USA
P. O. Box 226805
Central Payoff Services
Dallas, Texas 75222-6805

REQUESTED BY
Lomas Mort.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'92 JAN 27 12:01

SUZANNE BEAUGREAU
RECORDER 269636
\$100 PAID [Signature] DEPUTY
BOOK 192 PAGE 3275