

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, GARY J. DOWNS AND ROSE H. DOWNS, HUSBAND AND WIFE were the original Trustors, BANKERS LAND INVESTMENT CO., A CORPORATION the original trustee, and BANKERS MORTGAGE COMPANY OF CALIFORNIA the beneficiary, under that certain Deed of Trust dated APRIL 9TH, 1968 and recorded APRIL 17TH, 1968 in Instrument number 40655, Book 58, page(s) 435, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of BANKERS LAND INVESTMENT CO., A CORPORATION, now therefore, the undersigned hereby substitutes himself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

Federal National Mortgage Association by
Bank United of Texas FSB formerly known as
United Savings Association of Texas FSB
its Attorney in Fact

Dated:
April 5, 1993

by: Nancy B. Huckaby
Nancy B. Huckaby, Vice President

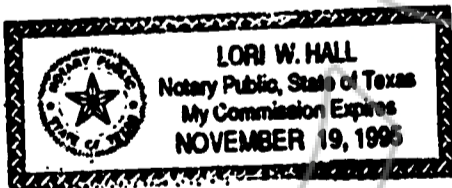
ATTEST:
by: Pat Lackey
Pat Lackey
Assistant Secretary



STATE OF TEXAS)
COUNTY OF HARRIS)

On this date April 5, 1993, before me, the undersigned, personally appeared Nancy B. Huckaby and Pat Lackey, known to me to be the Vice President and Assistant Secretary, respectively, of Bank United of Texas FSB, and known to me to be the person who executed the within instrument on behalf of Bank United of Texas FSB, the corporation that executed and whose name is subscribed to the within instrument as Attorney-in-Fact of Federal National Mortgage Association and acknowledged to me that they subscribed in the name of Federal National Mortgage Association, thereto as principal and the name of Bank United of Texas FSB, as Attorney-in-Fact for said Federal National Mortgage Association and that said Bank United of Texas FSB, executed the same as such Attorney-in-Fact.

WITNESS my hand and Official Seal



Lori W. Hall
Notary Public in and for
the State of Texas

Space Below For Recorder's Use

Recording Requested by:
Bank United of Texas FSB

When Recorded Mail this Deed to:
GARY J. DOWNS
BOX 343
GARDNERVILLE, NV. 89410

Title Co. Ref. No. N/A

This document was prepared by:
EDWARD T. BURKE AND ASSOCIATES, ESQ.
16001 PARK 10 PLACE, SUITE 101
HOUSTON, TEXAS 77084

REQUESTED BY
Bank United of Texas
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

93 JUN 11 P1:31

SUZANNE DE ALCREAU
RECORDED
\$ 7.00 PAID KZ DEPUTY

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BK 0693 PG 2573