WHEN RECORDED REMIT TO:
CrossLand Mortgage Corp.
ATTENTION: Payoff Department
860 East 4500 South
Salt Lake City, UT 84107

THIS INSTRUMENT WAS PREPARED BY:
Vickie L. Roper
CrossLand Mortgage Corp.
860 East 4500 South
Salt Lake City, UT 84107

STATE OF NEVADA) CMC Loan No. 106977-2 COUNTY OF DOUGLAS) Investor No. 504

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CROSSLAND MORTGAGE CORP. is the Owner and Holder of the Note secured by Deed of Trust dated 23RD DAY OF APRIL, 1973; executed by KATHLEEN D. CAMPBELL, AN UNMARRIED WOMAN, as Grantor(s), to MORTGAGE FINANCE CORPORATION. A CALIFORNIA CORPORATION, as Trustee, for the benefit of INVESTOR'S MORTGAGE SERVICE CO., the Beneficiary, which Deed of Trust was recorded in the Official Records of DOUGLAS County, State of Nevada, as follows: Instrument No. 65903, Book 573, Page 82, on MAY 2. 1973, and covering the following described property: Refer to the Deed of Trust assigned herein for legal description of the property.

THE OWNER AND HOLDER OF THE NOTE HEREBY SUBSTITUTES CROSSLAND FEDERAL SAVINGS BANK, as Trustee under said Deed of Trust. CROSSLAND FEDERAL SAVINGS BANK 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 hereby reconveys without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, CROSSLAND MORTGAGE CORP. (Owner and Holder of the Note), and CROSSLAND FEDERAL SAVINGS BANK (successor Trustee) have caused these presents to be executed by their duly authorized officers, this January 28, 1994.

BY:

CAROLYN K. GRANDSTAFF

VICE PRESIDENT

STATE OF UTAH

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On January 28, 1994, before me, the undersigned, a Notary Public in and for said County & State, personally appeared CAROLYN K. GRANDSTAFF, known to me to be the VICE PRESIDENT of CROSSLAND MORTGAGE CORP. that 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

CROSSLAND FEDERAL SAVINGS BANK

BY: KENNETH B. PARR
SENIOR VICE PRESIDENT

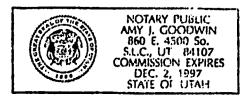
STATE OF UTAH)
COUNTY OF SALT LAKE)

On January 28, 1994, before me, the undersigned, a Notary Public in and for said County & State, personally appeared KENNETH B. PARR, known to me to be the SENIOR VICE PRESIDENT of CROSSLAND FEDERAL SAVINGS BANK that 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.

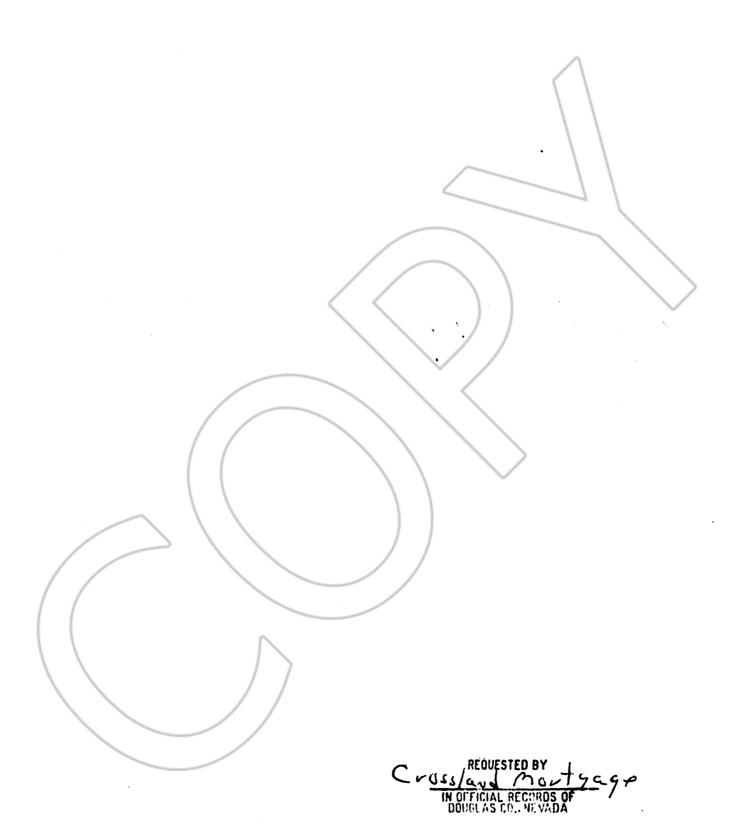
WITNESS MY HAND AND OFFICIAL SEAL

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COUNTY OF SALT LAKE



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