

Inv Code # 12800000SS
Loan # 028500451
Inv Loan # 3508500451
Payoff Date 01/31/94
Form # LGPL1034

For Recorder's Use Only

APN 25-420-46
#2488

WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE INSURANCE COMPANY
2763 CAMINO DEL RIO SOUTH
SAN DIEGO, CA 92108

FILE #28035

SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

LOMAS MORTGAGE USA, INC., formerly THE LOMAS AND NETTLETON COMPANY
is the Owner and holder of the Note secured by
the Deed of Trust, dated MAY 4TH, 1988,
made by WILLIAM D. MUDD AND PATRICIA A. MUDD, HUSBAND AND WIFE

as Trustor to
STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of

OLD STONE MORTGAGE CORPORATION
as beneficiary, which Deed of Trust
was recorded in the office of the County Recorder of Douglas County, Nevada
in Book 588, at Page 1775 as Document No. 178052 on MAY 12TH, 1988.

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

GIBALTAR 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) LOMAS MORTGAGE USA, INC., formerly THE LOMAS
AND NETTLETON COMPANY
and GIBALTAR DEED COMPANY has caused these presents to be executed
by their duly authorized officers, this date February 9th, 1994.

LOMAS MORTGAGE USA, INC., formerly THE LOMAS
AND NETTLETON COMPANY

GIBALTAR DEED COMPANY

(SEAL) (OWNER)
By Thomas Enneking (NAME)
Assistant Vice President (TITLE)

(SEAL) (TRUSTEE)
By Thomas Enneking
Assistant Vice President

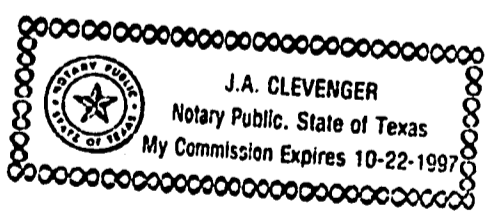
STATE OF Texas
COUNTY OF Dallas
On February 9th, 1994 before me, the
undersigned, a Notary Public in and for said County and
State, personally appeared Thomas Enneking
known to me to be the Assistant Vice President
of the corporation that executed the within Instrument, known
to me to be the persons 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.

STATE OF TX
COUNTY OF DALLAS
On February 9th, 1994 before me, the
undersigned, a Notary Public in and for said County and
State, personally appeared Thomas Enneking
known to me to be the Assistant 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.

Joyce L. Codara
Notary Public

J.A. Clevenger
Notary Public

Prepared by:
Tonya Royal
Lomas Mortgage USA
P. O. Box 226805
Central Payoff Services
Dallas, Texas 75222-6805



REQUESTED BY
PACIFIC TITLE, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'94 APR 22 AM 11

335773

BK 0494 PG 4 | 49

JOY ANNE BLAUBREAU
RECORDER
\$10.00 PAID k 2 DEPUTY