

Inv Code # 228800000SS
Loan # 078500342 For Recorder's Use Only
Inv Loan # 0078500342
Payoff Date 12/27/93
Form # LGPL1034

WHEN RECORDED MAIL TO:

WESTERN TITLE COMPANY INC.
P.O. BOX 385
1626 HIGHWAY 395
MINDEN NV 89423
ESC M56602CH

SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

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

is the Owner and holder of the Note secured by the Deed of Trust, dated APRIL 13, 1988, made by MICHAEL M. ZONIS AND VALERIE L. ZONIS, 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 488, at Page 1876 as Document No. 176325 on APRIL 18, 1988.

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) LOMAS MORTGAGE USA, INC., formerly THE LOMAS & NETTLETON COMPANY and GIBRALTAR DEED COMPANY has caused these presents to be executed by their duly authorized officers, this date January 19th, 1994.

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

GIBRALTAR DEED COMPANY

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

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

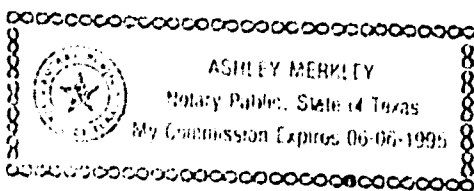
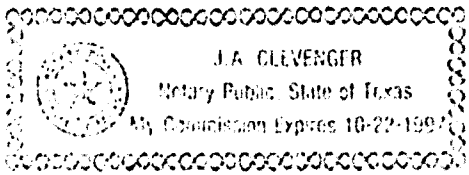
STATE OF Texas
COUNTY OF Dallas
On January 19th, 1994 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Thomas Enneking known to me to be the Assistant Vice President of the corporation that executed the within Instrument, known to me to be the persons 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 January 19th, 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.

[Signature] Notary Public

J. A. Clevenger Notary Public

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



REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'94 MAY -5 P12:35

336808

BK 0594 PG 0694

DEPUTY
\$10- k2