PLEASE RECORD AND RETURN TO: SIGURDUR V. KRISTJANSSON 7275 EAST EL CAMINITO DRIVE SCOTTSDALE, AZ 85258-2745

ESCION NO. S60863LR SPACE ABOVE THIS LINE FOR RECORDER'S USE LOAN NUMBER 30-025680-7 P/O 1-24-94

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute GMAC MORTGAGE CORPORATION OF IOWA.

FIRST SERVICE TITLE AGENCY, INC., AN ARIZONA CORPORATION was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: SIGURDUR V KRISTJANSSON, AN UNMARRIED MAN

BENEFICIARY: MERABANK, A FEDERAL SAVINGS BANK

Recorded AS DOCUMENT NO. 151075 IN BOOK 387 ON PAGE 610 of Official Records in the Office of the Recorder of DOUGLAS County, State of NEVADA, on THE 6TH DAY OF MARCH, 1987.

GMAC MORTGAGE CORPORATION OF IOWA hereby accepts said appointment as Trustee under the above Deed of Trust, and As Successor Trustee, and 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 person or persons legally entitled thereto, all the estates now held by it under said Deed of Trust.

IN WITNESS WHEREOF the Owner and Holder and GMAC MORTGAGE CORPORATION OF IOWA as Successor Trustee, has caused this instrument to be executed, each in its respective interest. Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated on February 18, 1994.

FEDERAL HOME LOAN MO	RTGAGE	CORPORA	TION,	by
GMAC MORTGAGE CORPO	PRATION	OF IOWA,	its	Name of the local
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Division I Cable Mina Banaidana

GMAC MORTGAGE CORPORATION OF IOWA

SEAL

SEAL

Phillip I Colfe Vice President

lay E. Walters, Assistant Vice Pracident

STATE OF IOWA

) ss

COUNTY OF BLACK HAWK

On February 18, 1994, before me, a Notary Public in and for the County of Black Hawk, State of Iowa, personally appeared Phillip J. Cobb and Kay E. Walters, known to be the Vice President and Assistant Vice President of said Corporation; that the Seal affixed to said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed and as Attorney-in-fact for FEDERAL HOME LOAN MORTGAGE CORPORATION.

IN WITNESS WHEREOF, I have hereunto signed my name and affixed my

Notarial Seal the day and year last written.

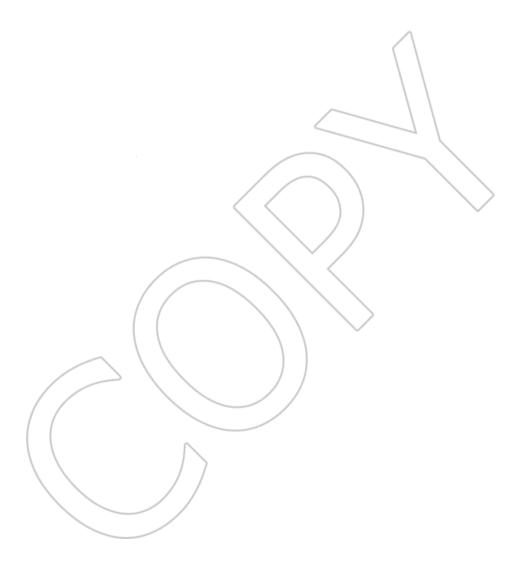
Tammy K. Hayes

Notary Public in and for said County and State My Commission expires: November 8, 1996

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Prepared by GMAC MORTGAGE CORP. OF IOWA, PO BOX 780, Waterloo, Iowa 50704

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WESTERN TITLE COMPANY, INC.

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