

Inv Code # 1839000055  
Loan # 028502592  
Inv Loan # 8508502592  
Payoff Date 04/28/94  
Form # LGPL1034

For Recorder's Use Only

WHEN RECORDED MAIL TO:

TIMOTHY K. TRETTON  
689 BOWLES LN  
GARDNERVILLE, NV 89410-8117

**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 SEPTEMBER 21ST, 1988, made by TIMOTHY K. TRETTON AND JACQUELYN L. TRETTON HUSBAND AND WIFE

as Trustor to WESTERN TITLE COMPANY INC. 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 988, at Page 4924 as Document No. 187663 on SEPTEMBER 30TH, 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 May 11th, 1994.

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

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

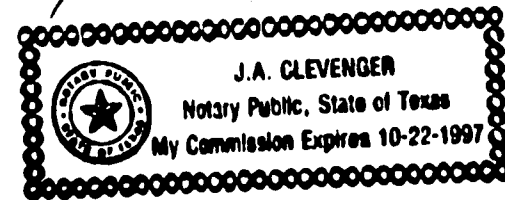
STATE OF Texas  
COUNTY OF Dallas  
On May 11th, 1994 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Thomas Enneking known to me to be the Assistant Vice President of the corporation that executed the within Instrument, known to me to be the persons 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

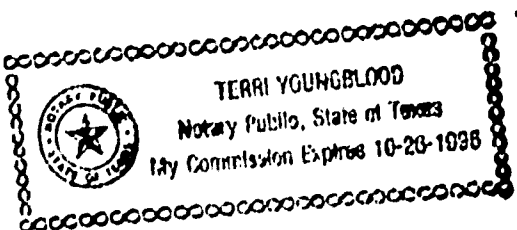
GIBRALTAR DEED COMPANY  
(SEAL) (TRUSTEE)  
By Thomas Enneking  
Assistant Vice President

STATE OF TX  
COUNTY OF DALLAS  
On May 11th, 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 Clevenger  
Notary Public



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



REQUESTED BY  
Timothy Tretton  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

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PAZANNE BEAUDREAU  
RECORDER  
\$10.00 PAID ka DEPUTY