WHEN RECORDED REMIT TO: CrossLand Mortgage Corp.

ATTENTION: Payoff Department

3902 S. State P.O. Box 57909

Salt Lake City, UT 84107

THIS INSTRUMENT WAS PREPARED BY:

Jeanne V. Bryant

CrossLand Mortgage Corp.

3902 S. State P.O. Box 57909

Salt Lake City, UT 84107

STATE OF NEVADA COUNTY OF DOUGLAS CMC Loan No. 1069764 Investor No. 504

RECORDER'S STAMP

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CROSSLAND MORTGAGE CORP., 3902 S. State, Salt Lake City, Utah 84107, is the Owner and Holder of the Note secured by Deed of Trust dated NOVEMBER 29, 1972; executed by MORRIS KANTER AND MARGARET K. KANTER, HUSBAND AND WIFE, 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 Instrument No. 63313, on DECEMBER 15, 1972, in Book 1272, at Page 390, 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 FIRST SECURITY BANK OF UTAH, N.A., 405 South Main Street, Salt Lake City, Utah 84110, as Trustee under said Deed of Trust. FIRST SECURITY BANK OF UTAH, N.A. 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 FIRST SECURITY BANK OF UTAH, N.A. (successor Trustee) have caused these presents to be executed by their duly authorized officers, this October 27, 1995.

CROSSLAND MORTGAGE CORP.

FIRST SECURITY BANK OF UTAH, N.A.

BY:

CAROL M. HOLBROOK

ASSISTANT VICE PRESIDENT

STATE OF UTAH

COUNTY OF SALT LAKE

On October 27, 1995, before me, the undersigned, a Notary Public in and for said County & State, personally appeared CAROL M. HOLBROOK, known to me to be the ASSISTANT 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

BY:

DENNIS W. JEFFERY ASSISTANT VICE PRESIDENT

STATE OF UTAH

COUNTY OF SALT LAKE

On October 27, 1995, before me, the undersigned, a Notary Public in and for said County & State, personally appeared DENNIS W. JEFFERY, known to me to be the ASSISTANT VICE PRESIDENT of FIRST SECURITY BANK OF UTAH, N.A. 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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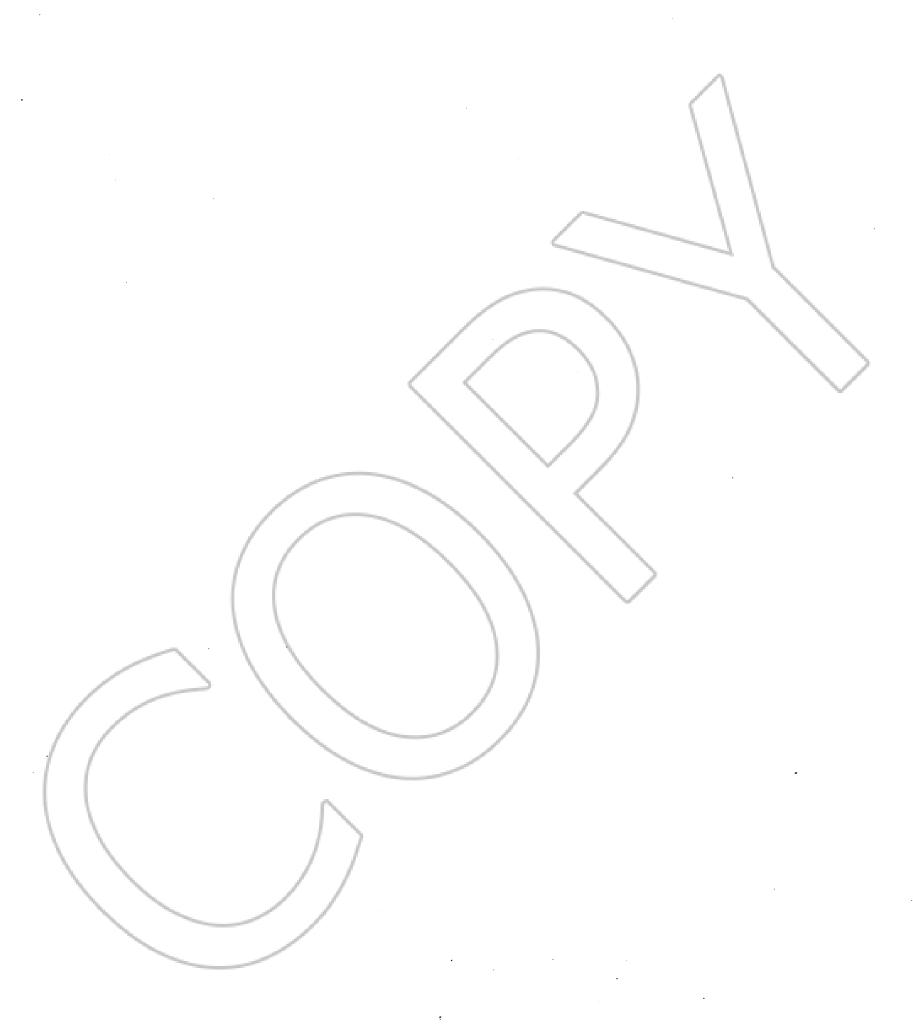


NOTARY PUBLIC TINA L. WELLS 860 E. 4500 So. S.L.C., UT 84107 COMMISSION EXPIRES NOV. 8, 1997 STATE OF UTAH



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LDS/OCT27.B/0088B



REQUESTED BY

SOSSIAND Mortgage

IN OFFICIAL RECORDS OF

DOUGLAS CO.. NEVADA

Corp.

'95 NUV 13 P3:47

374716 BK 1 1 9 5 PG 2 0 0 3 LINDA SLATER RECORDER \$ 11.00 PAID WDEPUTY