

LOAN NUMBER: 635979
NAME: DOWNEY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, WILLIAM DOWNEY AND JULIE L. DOWNEY, HUSBAND AND WIFE, was the original Trustor, STEWART TITLE, the original Trustee, and COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS as Beneficiary, under that certain Deed of Trust Dated January 11, 1993 and recorded as Instrument Number 297623 in Book 193, Page 2452 of the official records of the County of Douglas, State of Nevada and,

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of STEWART TITLE, now therefore, the undersigned hereby substitute themselves as Trustee under said Deed of Trust and do hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by them thereunder.

Dated: March 26, 1996

TEMPLE-INLAND MORTGAGE CORPORATION, SUCCESSOR TO LOPER MORTGAGE COMPANY, VMI MORTGAGE CORPORATION, LUMBERMEN'S INVESTMENT CORPORATION OF TEXAS, AND FORMERLY KNOWN AS CAPITOL MORTGAGE BANKERS, INC.

Jane Ford

Jane Ford, Assistant Vice President

Teresa G. Elzey

Teresa G. Elzey, Assistant Vice President

STATE OF TEXAS

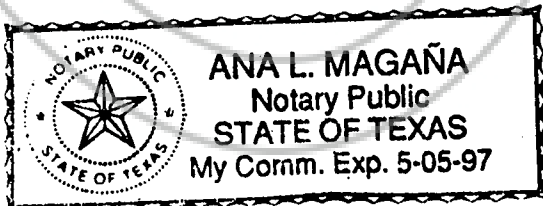
COUNTY OF TRAVIS

On March 26, 1996 before me, the undersigned, a Notary Public in and for said State, personally appeared Jane Ford and Teresa G. Elzey, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Assistant Vice Presidents, on behalf of Temple-Inland Mortgage Corporation, 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.

Ana L. Magaña

Signature of Notary



REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'96 JUN -4 P3:48

LINDA SLATER
RECORDER

\$10.00 PAID DEPUTY

NVSTR. TIM. POOL
5/93 af

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Dm