

**SUBSTITUTION OF TRUSTEE
DEED OF FULL RECONVEYANCE
(and REQUEST FOR RECONVEYANCE)
RESIDENTIAL FUNDING CORPORATION**

_____ ("Beneficiary")
is the owner and holder of the Note secured by the Deed of Trust, dated FEBRUARY 14, 1994, made by STEVEN D. MCMORRIS AND GERMAINE A. MCMORRIS, HUSBAND AND WIFE as Grantor(s), to STANDARD TRUST DEED SERVICE COMPANY as Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY, which Deed of Trust was recorded on FEBRUARY 25, 1994, Document Number 331006 Book 0294, Page 4688, in the office of the County Recorder of DOUGLAS, NEVADA, the originals of which are herewith delivered to WESTERN TITLE COMPANY.

Beneficiary hereby substitutes WESTERN TITLE COMPANY as Trustee in lieu of the above named Trustee under said Deed of Trust and directs WESTERN TITLE COMPANY to reconvey without warranty the Trustee's estate to the parties entitled to it upon full payment of WESTERN TITLE COMPANY trustees reconveyance fee. The trust deed has been fully paid and is hereby satisfied. WESTERN TITLE COMPANY is directed to cancel all evidence of indebtedness secured by the trust deed.

WESTERN TITLE COMPANY hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, WESTERN TITLE COMPANY has caused these presents to be executed by its duly authorized officer on the date written herein below.

WESTERN TITLE COMPANY

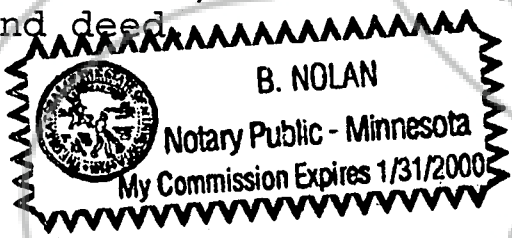
RESIDENTIAL FUNDING CORPORATION

BY: [Signature]
Steve C. Cook,
Assistant Secretary

BY: [Signature]
~~ASST. VICE PRESIDENT~~

STATE OF MINNESOTA, County of HENNEPIN) ss:
BE IT REMEMBERED, that on this 24 day of JUNE 1996, 1996, before me personally appeared the within named A. WHITINGTON VICE PRESIDENT, who, being duly sworn, did say that he/she is the Assistant Vice President of RESIDENTIAL FUNDING CORPORATION, and that said instrument was signed by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.

A. WHITINGTON, VICE PRESIDENT



Before Me: [Signature]
Notary Public for MINNESOTA
My commission expires: 1/31/2000

STATE OF NEVADA, County of DOUGLAS) ss:
BE IT REMEMBERED, that on this 8th day of JULY 1996, before me personally appeared the within named STEVE C. COOK, Asst. Secretary, who, being duly sworn, did say that he/~~she~~ is the Assistant Secretary of WESTERN TITLE COMPANY, and that said instrument was signed by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.



Before Me: [Signature]
Notary Public for Nevada
My commission expires: 5/20/98

AFTER RECORDING RETURN TO:
WESTERN TITLE CO., INC.
298 Kingsbury Grade
P.O. Box 3745
Stateline, NV 89449
S61958UB

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

'96 JUL 10 AM 11:41

ASB Loan Number: 1375973/0380000969/09-32478-1

391701
BK 0796 PG 1324

LINDA SLATER
RECORDER
\$1000 PAID k2 DEPUTY