

RECORDED AT THE REQUEST OF:

Lisa Girolamo
Merrill Lynch Credit Corporation
4802 Deer Lake Drive East
Jacksonville, FL 32246-6484

WHEN RECORDED, MAIL TO:

Stewart Title
P.O. Box 2055
Stateline, NV 89449
Esc# 96020107

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Merrill Lynch Credit Corporation is/are the present owner(s) of a promissory note dated February 28, 1995, executed by Robert M. Gain and Esperanza Gain, husband and wife in the amount of \$370,000.00, secured by Deed of Trust executed by the makers of said note, wherein Stewart Title of Nevada is named as Trustee, recorded March 10, 1995 as Instrument No. 357648 in Book 395, Page 1270, of Real Estate records, in the Office of the Recorder of Douglas County, Nevada, and

WHEREAS the undersigned as the present beneficiary of the Deed of Trust desire to change the Trustee therein, and

WHEREAS the undersigned further desire to have the property hereinafter mentioned reconveyed by reason of the payment of the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said Deed of Trust in place of the original Trustee above mentioned, with the power to perform the Trustee, DOES HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust.

Dated this 28th day of February, 1996.

Merrill Lynch Credit Corporation

By:

Bridget V. Lovett
Bridget V. Lovett, Assistant Secretary

Donald J. McEnerney
Donald J. McEnerney, Vice President

SEAL

STATE OF FLORIDA
COUNTY OF DUVAL

On the 28th day of February, 1996, before me, a notary public, the undersigned officer, personally appeared Donald J. McEnerney and Bridget V. Lovett who acknowledged her/himself to be the Vice President and Assistant Secretary respectively, of Merrill Lynch Credit Corporation, a corporation, and that she/he as such officer, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by her/himself as Vice President and Assistant Secretary.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

NOTARY PUBLIC Kathleen Marie Blanchard

KATHLEEN MARIE BLANCHARD
Notary Public, State of Florida
My Comm. expires Jan. 4, 1998
Comm. No. CC 339544

391959
BK 0796 PG 1993

COPY

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

'96 JUL 15 10:26

LINDA SLATER
RECORDER

\$ 11.00 PAID K B DEPUTY

391959

BK 0796 PG 1994