

SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

TEXAS COMMERCE BANK NATIONAL ASSOCIATION,* is the Owner and holder of the Note secured by the Deed of Trust dated 04/21/94 made by MELVIN E. WAGNER and NANETTE K. WAGNER to STAN-SHAW CORP. as Trustee for the Benefit of DIRECTORS MORTGAGE LOAN CORP. Beneficiary which Deed of Trust was recorded on 04/26/94, in the office of the County Recorder of DOUGLAS County, State of NEVADA, Instrument No. 424 5061, wherein TEXAS COMMERCE BANK NATIONAL ASSOCIATION,* hereby substitutes TEXAS COMMERCE BANK NATIONAL ASSOCIATION,* as Trustee in lieu of the above named trustee under said Deed of Trust.

TEXAS COMMERCE BANK NATIONAL ASSOCIATION,* 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 person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, WE TEXAS COMMERCE BANK NATIONAL ASSOCIATION,* as Owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest on AUGUST 26, 1996 .

TEXAS COMMERCE BANK NATIONAL ASSOCIATION,
AS TRUSTEE

SEAL

[Handwritten Signature]

MARK A. WILKINSON, VP & TRUST OFFICER

[Handwritten Signature]

SUSAN LUM, AVP & TRUST OFFICER

STATE OF TEXAS

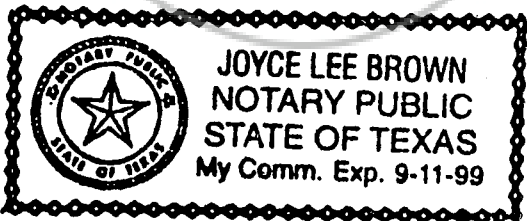
COUNTY OF HARRIS

ON AUGUST 26, 1996, before me, the undersigned, a Notary Public in and for said County and State, personally appeared

MARK A. WILKINSON, VP & TRUST OFFICER and
SUSAN LUM, AVP & TRUST OFFICER known to me to be the person(s) described in and who acknowledged that they executed the foregoing instrument.

[Handwritten Signature]

Notary Public



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

'96 SEP 19 AM 1:57

396691

BK 09'96 PG 2778

LINDA SLATER
RECORDER
\$10.00 PAID *[initials]* DEPUTY