Recording requested by / Return to: Peelle Management Corporation P.O. Box 1710

Campbell, CA 95009-1710

Substitution Of Trustee And Full Reconveyance

The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: G.E. Capital Mortgage Services, Inc.

Original Trustor: Deborah L. Andelin

Recorded in Douglas County, Nevada, on 053096 as Instrument # 388926

Date of deed of trust: 052496 Amount of deed of trust: \$25000.00

THIS SATISFACTION INCLUDES THE FOLLOWING:

ASSIGNMENT FROM: G.E. CAPITAL MORTGAGE SERVICES, INC. TO: MONOGRAM HOME EQUITY CORP.

Recorded 09/09/96 Inst# 395988 Book 0996 Page 0874 dated 06/26/96

Trustee: First American Title Company Of Nevada

hereby substitutes MONOGRAM HOME EQUITY CORPORATION, as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 02/13/97

Monogram Home Equity Corporation

Vice President

State of California County of Santa Clara

On 02/13/97, before me, the undersigned, a Notary Public for said County and State, personally appeared Mary Ray, personally known to me to be the person that executed the foregoing instrument,

and acknowledged that she is Vice President of

Monogram Home Equity Corporation,

and that she executed the foregoing instrument pursuant to a resolution of

its board of directors and that such execution was done as the free act and deed of

Monogram Home Equity Corporation.

Notary: T Dunmore

My Commission Expires Dec 1, 2000

Prepared by: R. S. Stone

Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 (408)866-6868

LN# 5155262919 P.I.F.: 111496

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T DUNMORE

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA '97 FEB 20 P2:10 LINDA SLATER BECORDER 0406980 PAID K DEPUTY BK0297PG2753