RECORDED AT THE REQUEST OF: Lisa Girolamo Merrill Lynch Credit Corporation 4802 Deer Lake Drive East Jacksonville, FL 32246-6484

WHEN RECORDED, MAIL TO: Mark and Christine Mitchell 1460 Pittman Terrace Glenbrook, NV 89413-9708

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Merrill Lynch Credit Corporation is/are the present owner(s) of a promissory note dated February 5, 1992, executed by Mark Mitchell and Christine A. Mitchell in the amount of \$1,090,000.00, secured by Deed of Trust executed by the makers of said note, wherein Stewart Title of Nevada is named as Trustee, recorded February 12, 1992 as Instrument No. N/A in Book 292, Page 1887, 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;

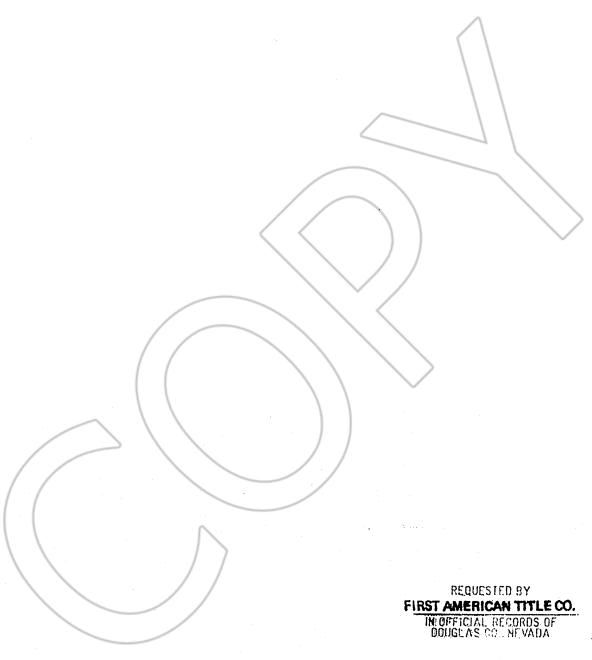
NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said Deed of Trust in place of the original Trustee above mentioned, with the power to perform the Trustee, DOES HEREBY QUITCLAIM

AND RECONVEY to the person or persons	egally entitled thereto, b	ut without warranty, all of the	ie property covered by said	
Deed of Trust now held by said Trustee unde	r the terms of said Deed	of Trust.		
Dated this 28th day of Febru	<u> </u>	1997.		
	`	Merrill Lynch Credit Corporation		
By: Bridget V Lovett, Assistant Secretary		John M. Wheeler, Senior Vi	SEA SCE President	
STATE OF FLORIDA COUNTY OF DUVAL				
On the		pefore me, a notary public, the		
and Assistant Secretary respectively, of Meri				
being authorized to do so, executed the forego corporation by her/himself as Senior Vice Pro			signing the name of the	
IN WITNESS WHEREOF, I hereunto set my	hand and official seal.	11/1		
NOTARY	PUBLIC	The form		
<u> </u>	3 8 N 3	Lisa Giro	lamo C543607 EXPIRES	

March 28, 2000

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LINDA SLATER
RECORDER
S// PAID/ DEPUTY