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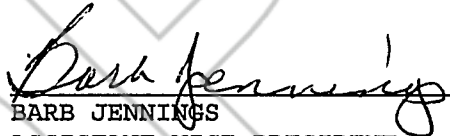
SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

GE CAPITAL MORTGAGE SERVICES, INC.* is the Owner and holder of the Note secured by the Deed of Trust dated 4-27-95 made by GREG W. JOHNSON and JEANNIE F. JOHNSON to STAN-SHAW as Trustee for the Benefit of DIRECTORS MORTGAGE Beneficiary which Deed of Trust was recorded on 05/03/95, in the office of the County Recorder of DOUGLAS County, State of NEVADA, Instrument No. 361420, wherein GE CAPITAL MORTGAGE SERVICES, INC.* hereby substitutes GE CAPITAL MORTGAGE SERVICES, INC.*, as Trustee in lieu of the above named trustee under said Deed of Trust.


GE CAPITAL MORTGAGE SERVICES, INC.*, 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 GE CAPITAL MORTGAGE SERVICES, INC.* as Owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest on May 6, 1997.

GE CAPITAL MORTGAGE SERVICES, INC., Beneficiary/Trustee



BARB JENNINGS
ASSISTANT VICE PRESIDENT

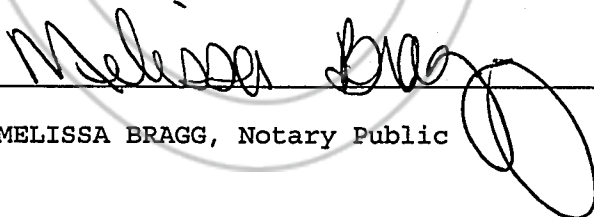


LINDA EISENBATH
ASSISTANT SECRETARY

STATE OF MISSOURI

COUNTY OF ST. LOUIS COUNTY

ON May 6, 1997, before me, the undersigned, a Notary Public in and for said County and State, personally appeared BARB JENNINGS, ASSISTANT VICE PRESIDENT and LINDA EISENBATH, ASSISTANT SECRETARY known to me to be the person(s) described in and who acknowledged that they executed the foregoing instrument.



MELISSA BRAGG, Notary Public

◆ NOTARY SEAL ◆
MELISSA BRAGG
Notary Public - STATE OF MISSOURI
ST. LOUIS COUNTY
My Commission Expires: Nov. 20, 2000

REQUESTED BY
MARQUIS TITLE & ESCROW, INC.^{NVSOT}
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 MAY 21 P3:23

LINDA SLATER
RECORDER
\$ 10.00 PAID kz DEPUTY

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