

WHEN RECORDED REMIT TO: CrossLand Mortgage Corp. ATTENTION: Payoff Department 3902 S. State P.O. Box 57909 Salt Lake City, UT 84107 THIS INSTRUMENT WAS PREPARED BY: Jeanne V. Bryant CrossLand Mortgage Corp. 3902 S. State P.O. Box 57909 Salt Lake City, UT 84107	RECORDER'S STAMP
---	-------------------------

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

STATE OF NEVADA) CMC Loan No. 4483277
 COUNTY OF DOUGLAS) Investor No. 439

APPOINTMENT OF SUCCESSOR TRUSTEE

FIRST SECURITY BANK, N.A., 405 South Main Street, Salt Lake City, Utah 84110, is hereby appointed Successor Trustee under that certain Deed of Trust dated JUNE 14, 1996, executed by JOSEPH P. DUFFY AND TERESA M. DUFFY, HUSBAND AND WIFE, AS JOINT TENANTS, as Grantor(s), to FIRST AMERICAN TITLE COMPANY, the original Trustee, for the benefit of CROSSLAND MORTGAGE CORP., the original Beneficiary, which Deed of Trust was recorded in the Official Records of the above-mentioned County, State of Nevada, on JUNE 21, 1996, as Instrument No. 390406, in Book 0696, at Page 3434.

REQUEST FOR FULL RECONVEYANCE

CROSSLAND MORTGAGE CORP. as current and legal owner and holder of the Note and all other indebtedness secured by the Deed of Trust described above, hereby certifies to the above-appointed Successor Trustee that said Note, together with all other indebtedness secured by said Deed of Trust has been fully paid and satisfied, and hereby requests and directs said Successor Trustee, to RECONVEY, without warranty to the parties entitled thereto, all of the estate now held by said Successor Trustee thereunder.

DEED OF RECONVEYANCE

FIRST SECURITY BANK, N.A. hereby accepts the appointment as Successor Trustee under said Deed of Trust and as Successor Trustee does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, all right, title and interest which was heretofore acquired by said Successor Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the Beneficiary and Successor Trustee have caused these presents to be executed by their duly authorized officers, this July 2, 1997.

CROSSLAND MORTGAGE CORP.
 (Beneficiary)
 BY: Lynn M. Burbidge
 LYNN M. BURBIDGE
 VICE PRESIDENT

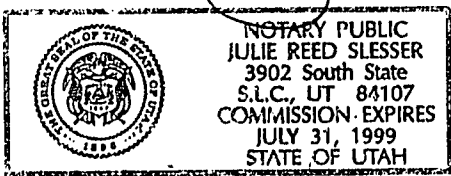
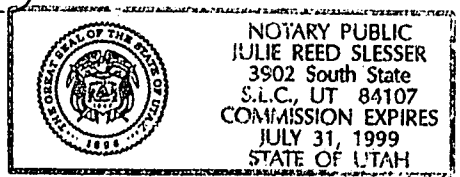
FIRST SECURITY BANK, N.A.
 (Successor Trustee)
 BY: Lynn M. Burbidge
 LYNN M. BURBIDGE
 VICE PRESIDENT

STATE OF UTAH)
 COUNTY OF SALT LAKE)
 On July 2, 1997, before me, the undersigned, a Notary Public in and for said County & State, personally appeared LYNN M. BURBIDGE, known to me to be the VICE PRESIDENT of CROSSLAND MORTGAGE CORP. that executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within Instrument pursuant to its by-laws or a resolution of its Board of Directors.
WITNESS MY HAND AND OFFICIAL SEAL

STATE OF UTAH)
 COUNTY OF SALT LAKE)
 On July 2, 1997, before me, the undersigned, a Notary Public in and for said County & State, personally appeared LYNN M. BURBIDGE, known to me to be the VICE PRESIDENT of FIRST SECURITY BANK, N.A. that executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within Instrument pursuant to its by-laws or a resolution of its Board of Directors.
WITNESS MY HAND AND OFFICIAL SEAL

Julie Reed Slesser
 JRS/JJULY2.B/0088B

Julie Reed Slesser
 JRS/JJULY2.B/0088B



0417073
 BK0797PG2041

REQUESTED BY

Crossland mortgagor

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'97 JUL 14 AM 11:30

LINDA SLATER
RECORDER

\$ 11.00 PAID ka DEPUTY

0417073

BK0797PG2042