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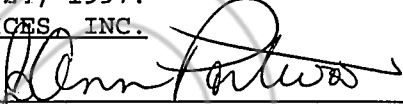
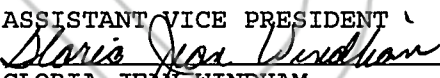
**SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE**

GE CAPITAL MORTGAGE SERVICES, INC.\* is the Owner and holder of the Note secured by the Deed of Trust dated 11/06/91 made by MERRILL A. SAUNDERS to WESTERN TITLE COMPANY as Trustee for the Benefit of IMCO REALTY SERVICES, INC. Beneficiary which Deed of Trust was recorded on 11/15/91, in the office of the County Recorder of DOUGLAS County, State of NEVADA, Book No. 1191, Page No. 2334, Instrument No. 265055, 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.

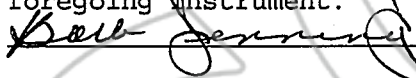
IN WITNESS WHEREOF, WE GE CAPITAL MORTGAGE SERVICES, INC.\* as Owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest on September 24, 1997.

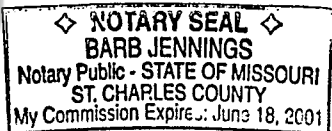
GE CAPITAL MORTGAGE SERVICES, INC.

  
\_\_\_\_\_  
JOANN PORTWOOD  
ASSISTANT VICE PRESIDENT  
  
\_\_\_\_\_  
GLORIA JEAN WINDHAM  
ASSISTANT SECRETARY

STATE OF MISSOURI  
COUNTY OF ST. LOUIS COUNTY

ON September 24, 1997, before me, the undersigned, a Notary Public in and for said County and State, personally appeared JOANN PORTWOOD, ASSISTANT VICE PRESIDENT and GLORIA JEAN WINDHAM, ASSISTANT SECRETARY known to me to be the person(s) described in and who acknowledged that they executed the foregoing instrument.

  
\_\_\_\_\_  
BARB JENNINGS, Notary Public



Prepared By:  
GE Capital Mortgage Services, Inc.  
625 Maryville Centre Dr.  
St. Louis, MO 63141


After Recording:  
MERRILL A. SAUNDERS  
859 RITTER DRIVE  
GARDNERVILLE, NV 89410

NVSOT

REQUESTED BY  
**Stewart Title of Douglas County**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'97 NOV -7 A10:42

0425794  
BK 1197PG 1361

LINDA SLATER  
RECORDER  
\$10.00 PAID  DEPUTY