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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RICHARD W. SEARS AND LESLEY ANNE SEARS, HUSBAND AND WIFE was/were the original Trustor(s), MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION, the original trustee, and CENTRAL PACIFIC MORTGAGE COMPANY, A CALIFORNIA CORPORATION, the beneficiary, under that certain Deed of Trust dated September 22, 1995 and recorded in Instrument number 371589, Book 0995, Page(s) 5124, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned Capstead Inc., desires to substitute a new Trustee under said Deed of Trust in place and stead of MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION, now therefore, the undersigned hereby substitutes himself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

Capstead Inc.

November 4, 1997

by: Chris White
Chris White
Vice President

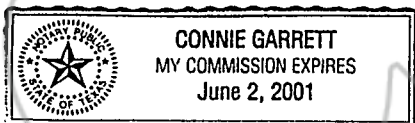
ATTEST:

by: Leslie Henson
Leslie Henson
Assistant Secretary

STATE OF TEXAS) (
COUNTY OF HARRIS) (

On November 4, 1997, before me, the undersigned, a Notary Public in and for said State, personally appeared Chris White, Vice President of Capstead Inc., known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.



Signature: Connie Garrett
Notary Public in and for
the State of Texas

Space Below For Recorder's Use

Recording Requested by:
Capstead Inc.

When Recorded Mail this Deed to:
ACCUTRAN Services, Inc.
14611 BENFER
HOUSTON, TX 77069

This document was prepared by:
EDWARD T. BURKE AND ASSOCIATES, ESQ.
16001 PARK 10 PLACE, SUITE 101
HOUSTON, TEXAS 77084

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



97 NOV 19 A10:12

0426644

LINDA SLATER
RECORDER
\$10.00 PAID DEPUTY

BK 1197PG3641