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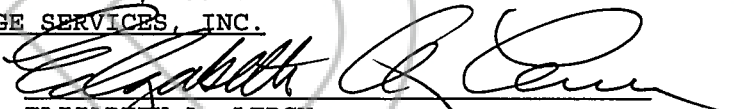
SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE


GE CAPITAL MORTGAGE SERVICES, INC.* is the Owner and holder of the Note secured by the Deed of Trust dated 09/21/93 made by JAMES L ANDERSON and JEANNE ANDERSON to STEWART TITLE as Trustee for the Benefit of NORWEST MORTGAGE, INC. Beneficiary which Deed of Trust was recorded on 09/30/93, in the office of the County Recorder of DOUGLAS County, State of NEVADA, Book No. 0993, Page No. 6873, Instrument No. 319196, 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 November 24, 1997.

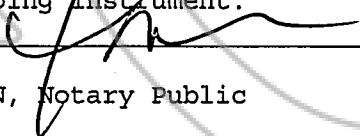
GE CAPITAL MORTGAGE SERVICES, INC.

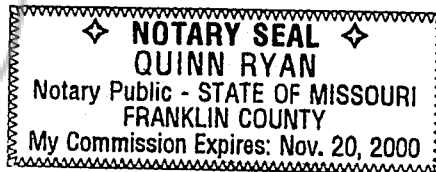

ELIZABETH A. LERCH
ASSISTANT VICE PRESIDENT


SUSAN MEYER
ASSISTANT SECRETARY

STATE OF MISSOURI
COUNTY OF ST. LOUIS COUNTY

ON November 24, 1997, before me, the undersigned, a Notary Public in and for said County and State, personally appeared ELIZABETH A. LERCH, ASSISTANT VICE PRESIDENT and SUSAN MEYER, ASSISTANT SECRETARY known to me to be the person(s) described in and who acknowledged that they executed the foregoing instrument.


QUINN RYAN, Notary Public



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

After Recording:
GE Capital Mortgage Services, Inc.
625 Maryville Centre Drive
St. Louis, MO 63141

NVSOT

REQUESTED BY
GE Capital Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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BK 1297PG 1533

LINDA SLATER
RECORDER
\$10.00 PAID k2 DEPUTY