WHEN RECORDED MAIL TO: NATIONWIDE RECORDING SERVICE 17352 DAIMLER, STE 200 IRVINE, CA 92614

FPFRES

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, TIMOTHY R. JOHNSON AND LUJEAN JOHNSON, HUSBAND AND WIFE AS JOINT TENANTS, was the original FIDELITY NATIONAL TITLE, the original Trustee, and PENNCO MORTGAGE SERVICES CORPORATION, the Beneficiary, under that certain Deed of Trust dated 06-27-96 and recorded 07-11-96 as Instrument No. 391796 BK 0796 PG 1577, in Book, Page, and Official Records of the County of DOUGLAS State of NEVADA, and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust, now therefore, the undersigned hereby substitutes FIRSTPLUS FINANCIAL INC., 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 them thereunder.

Dated: NOVEMBER 07, 1997

FIRSTPLUS FINANCIAL INC.,

JULIE LOVOI, VICE PRESIDENT

STATE OF TEXAS

COUNTY OF DALLAS

SS.

On NOVEMBER 07, 1997, before me, the undersigned Notary Public, personally appeared JULIE LOVOI, VICE PRESIDENT OF FIRSTPLUS FINANCIAL INC., personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument, the person or the entity upon behalf of which the person

SEAL

acted, executed the instrument.

WITNESS my hand and official seal:

Notary Public in and for said County and State.

Neoami Briscoe
Notary Public, State of Texas
My Comm. Expires 08/07/00

National RECORDS OF

IN OFFICIAL RECORDS OF

BOOKSLAS CO. NEVADA

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LINDA SLATER RECORDER \$ 100 PAID 12 DEPUTY