

Recording Requested By:
Dovenmuehle Mortgage, Inc.

When Recorded Return To:

Elinor Claire Skiles, Trustee
618 Renee Court
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Dovenmuehle Mortgage, Inc. #:0008786816 "SKILES" Lender ID:G01/ Douglas, Nevada

DOVENMUEHLE MORTGAGE, INC., A DELAWARE CORPORATION, ITS SOLE GENERAL PARTNER is the Owner and Holder of the Note secured by the Deed of Trust dated 12/13/1993, made by ELINOR CLAIRE SKILES, AN UNMARRIED WOMAN as Trustor, with STEWART TITLE as Trustee, for the benefit of SUNBELT NATIONAL MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 12/23/1993 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 325900 Book 1293, Page 5459, wherein said Owner and Holder hereby substitutes DOVENMUEHLE MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 796 Hornet Dr, Gardnerville, NV, 89410

IN WITNESS WHEREOF, DOVENMUEHLE MORTGAGE, INC., A DELAWARE CORPORATION, ITS SOLE GENERAL PARTNER as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Dovenmuehle Mortgage Company L.P., A Delaware Limited Partnership by Dovenmuehle Mortgage, Inc., A Delaware Corporation, Its Sole General Partner

On 2-18-98 (DATE)

SEAL

By: [Signature]

EDWARD J. BAGDON, ASST. VICE PRESIDENT

DOVENMUEHLE MORTGAGE, 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.

By Dovenmuehle Mortgage, Inc. as Trustee

On 2-18-98 (DATE)

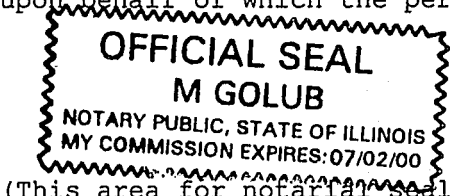
By: [Signature]

NANCY HAM, ASST. VICE PRESIDENT

STATE OF Illinois
COUNTY OF Cook

ON 2-18-98, before me, M. Golub, a Notary Public in and for the County of Cook County, State of Illinois, personally appeared Edward J. Bagdon, Asst. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]
M. Golub
Notary Expires: 07/02/2000



STATE OF Illinois
COUNTY OF Cook

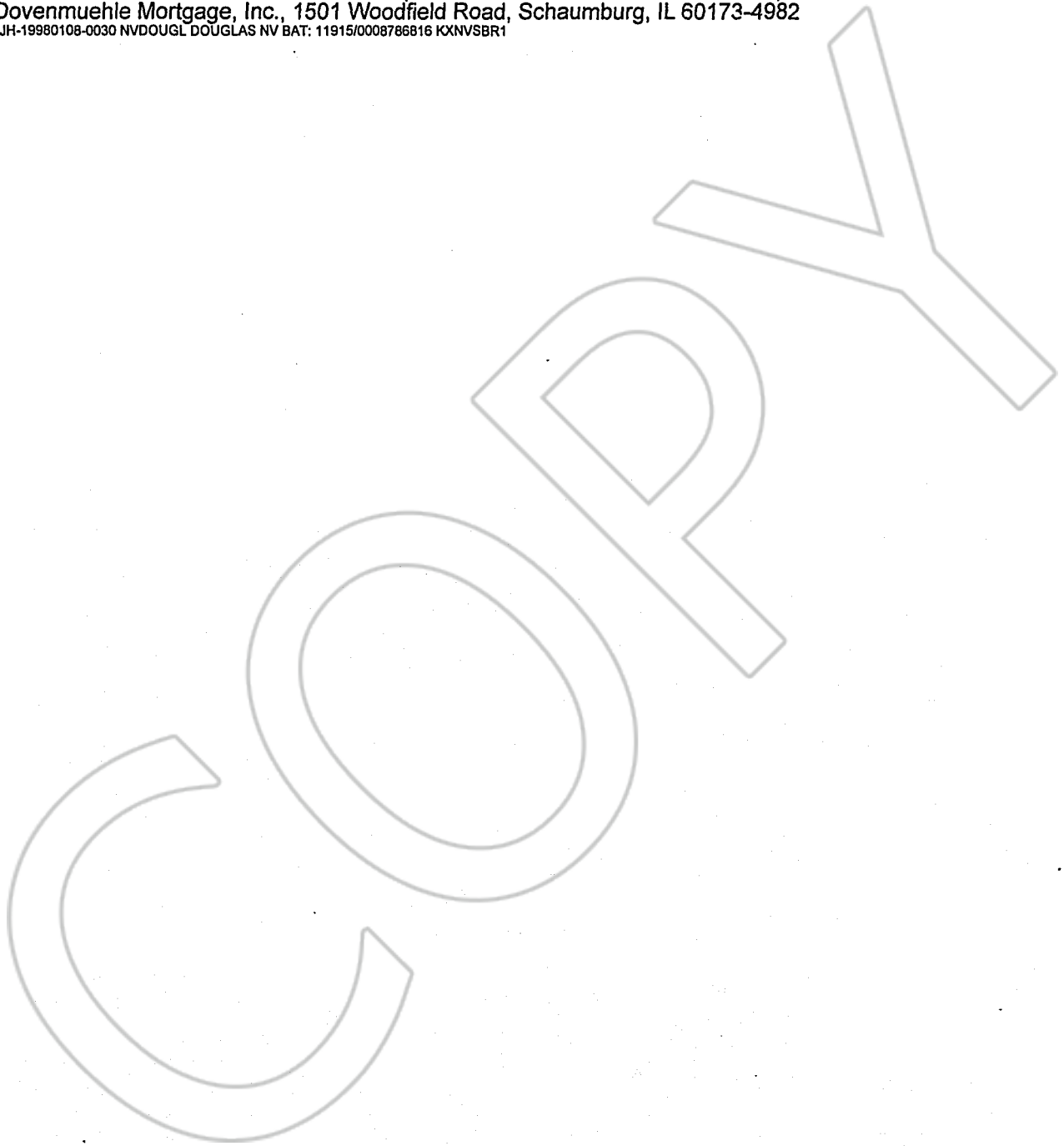
ON 2-18-98, before me, Michelle M. Grossman, a Notary Public in and for the County of Cook County, State of Illinois, personally appeared Nancy Ham, Asst. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Michelle M Grossman
Michelle M. Grossman
Notary Expires: 07/03/2000



(This area for notarial seal)

Dovenmuehle Mortgage, Inc., 1501 Woodfield Road, Schaumburg, IL 60173-4982
JJH-19980108-0030 NVDOUGL DOUGLAS NV BAT: 11915/0008786816 KXNVSB1



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

'98 MAR -6 A10 :29

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BK0398PG1287

LINDA SLATER
RECORDER
\$ 11.00 PAID KZ DEPUTY