RECORDING REQUESTED BY IMC MORTGAGE COMPANY 5901 E FOWLER AVE TAMPA, FL 33617 AND WHEN RECORDED MAIL TO IMC MORTGAGE COMPANY 5901 E FOWLER AVE TAMPA, FL 33617 ACCOUNT # - 473801

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Whereas, GRAHAM WINTER AND JUDY WINTER Trustor, and Trustee, and RESIDENTIAL FUNDING Beneficiary, under that certain Deed of Trust dated, JUNE 22, 1995, and recorded JUNE 28, 1995 in Book 0695, Page 4900, Instrument Number: 365137 Official Records of the DOUGLAS County, State of Nevada, and

WHEREAS, the undersigned Beneficiaries desire to substitute a new Trustee under the said Deed of Trust in place and stead of the undersigned hereby substitutes themselves as Trustee under the said Deed of Trust and IMC Mortgage Company as the substituted Trustee does hereby reconvey, without warranty, to the person or persons legally entitled hereto, the Estate now held thereunder.

Date: MARCH 17, 1998

CORPORATION, AS SUCCESSOR BY MERGER TO INDUSTRY MORTGAGE COMPANY, L.P.

SEAL

IMC MORTGAGE COMPANY, A FLORIDA

Marvin,

Chief Financial Officer

George Freeman,

Treasurer

State of Florida, County of Hillsborough

On MARCH 17, 1998 before me, Christina Torres, Notary Public, personally appeared George Freeman and Stuart D Marvin personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and the by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument,

Witness my hand and official seal

Christina Torres, Notary Public

MY COMMISSION EXPIRES:



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