WHEN RECORDED REMIT TO:

CrossLand Mortgage Corp.
ATTENTION: Payoff Department

3902 S. State P.O. Box 57909

Salt Lake City, UT 84107
THIS INSTRUMENT WAS PREPARED BY:

Jeanne V. Bryant CrossLand Mortgage Corp.

3902 S. State P.O. Box 57909

Salt Lake City, UT 84107

RECORDER'S STAMP

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

STATE OF NEVADA COUNTY OF DOUGLAS CMC Loan No. <u>4479887</u> Investor No. 803

APPOINTMENT OF SUCCESSOR TRUSTEE

FIRST SECURITY BANK, N.A., 405 South Main Street, Salt Lake City, 84110, is hereby appointed Successor Trustee under that certain Deed of Trust dated SEPTEMBER 25, 1995, executed by WALTER R. SHEPPERD, AN UNMARRIED MAN AND JULIA M. DIXON, AN UNMARRIED WOMAN, AS JOINT TENANTS, as Grantor(s), to STEWART TITLE OF CARSON CITY, the original Trustee, for the benefit of CROSSLAND MORTGAGE CORP., the original Beneficiary, which Deed of Trust was recorded in the Official Records of the above-mentioned County, State of Nevada, on SEPTEMBER 29, 1995, as Instrument No. 371545, in Book 099504984, at Page N/A. at Page N/A.

REQUEST FOR FULL RECONVEYANCE

CROSSLAND MORTGAGE CORP. as current and legal owner and holder of the Note and all other indebtedness secured by the Deed of Trust described above, hereby certifies to the above-appointed Successor Trustee that said Note, together with all other indebtedness secured by said Deed of Trust has been fully paid and satisfied and because and directs and dir fully paid and satisfied, and hereby requests and directs said Successor Trustee, to RECONVEY, without warranty to the parties entitled thereto, all of the estate now held by said Successor Trustee thereunder.

DEED OF RECONVEYANCE

FIRST SECURITY BANK, N.A. hereby accepts the appointment as Successor Trustee under said Deed of Trust and as Successor Trustee does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, all right, title and interest which was heretofore acquired by said Successor Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the Beneficiary and Successor Trustee have caused these presents to be executed by their duly authorized officers, this May 19, 1998.

CROSSLAND MORTGAGE CORP.

lynn LYNN M. BURBIDGE VICE PRESIDENT

STATE OF UTAH

(Beneficiary)

COUNTY OF SALT LAKE

On May 19, 1998, before me, the undersigned, a Notary Public in and for said County & State, personally appeared LYNN M. BURBIDGE, known to me to be the VICE PRESIDENT of CROSSLAND MORTGAGE CORP. that executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within Instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL

FIRST SECURITY BANK, N.A.

(Successor Trustee)

BY:

LYNN M. BURBIDGE VICE PRESIDENT

STATE OF UTAH COUNTY OF SALT LAKE

On May 19, 1998, before me, the undersigned, a Notary Public in and for said County & State, personally appeared LYNN M. BURBIDGE, known to me to be the VICE PRESIDENT of FIRST SECURITY BANK, N.A. that executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that the within Corporation executed Instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL

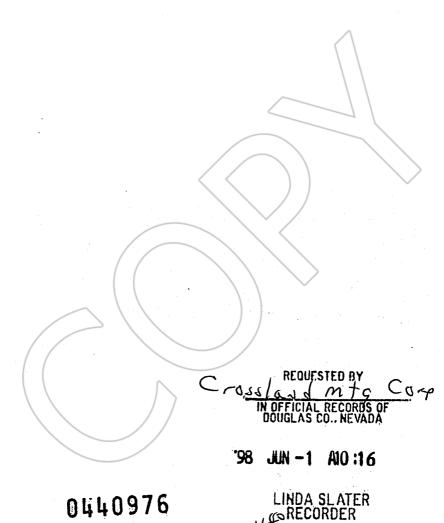
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NOTARY PUBLIC
CHRISTOPHER B. SHORT
3902 South State
S.L.C., UT 84107
COMMISSION EXPIRES
JULY 15, 2001
STATE OF UTAH

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NOTARY PUBLIC NJIARY PUBLIC CHRISTOPHER B. SHORT 3902 South State S.L.C., UT 84107 COMMISSION EXPIRES JULY 15, 2001 - STATE OF UTAH



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PAID & DEPUTY