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06/23/98

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 12/30/91 made by ANDREW J. WINANS and CATHERINE A. WINANS to FLEET NATIONAL BANK as Trustee for the Benefit of FLEET NATIONAL BANK Beneficiary which Deed of Trust was recorded on 12/31/91, in the office of the County Recorder of DOUGLAS County, State of NEVADA, Book No. 1291, Page No. 5034, Instrument No. 268256, 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 June 26, 1998.

GE CAPITAL MORTGAGE SERVICES, INC.

Kimber L. Tremaine
KIMBER L TREMAINE
ASSISTANT VICE PRESIDENT
Michaela R. Henderson
MICHAELA R HENDERSON
ASSISTANT SECRETARY

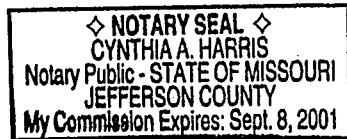
STATE OF MISSOURI
COUNTY OF ST. LOUIS COUNTY

ON June 26, 1998, before me, the undersigned, a Notary Public in and for said County and State, personally appeared KIMBER L TREMAINE, ASSISTANT VICE PRESIDENT and MICHAELA R HENDERSON, ASSISTANT SECRETARY known to me to be the person(s) described in and who acknowledged that they executed the foregoing instrument.

Cynthia A. Harris
CYNTHIA A HARRIS, Notary Public

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

After Recording:
GE Capital Mortgage Services, Inc.
P.O. Box 78849
St. Louis, MO 63155



NVSOT

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

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LINDA SLATER
RECORDER
PAID 10 DEPUTY