

98052333/98050748

Loan No. 0654259407

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, YVETTE C. NEELD, AN UNMARRIED WOMAN was/were the original Trustor(s), MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION, the original trustee, and CENTRAL PACIFIC MORTGAGE COMPANY, A CALIFORNIA CORPORATION, the beneficiary, under that certain Deed of Trust dated January 9, 1996 and recorded in Instrument number 378990, Book 0196, Page(s) 2512, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned Capstead Inc., desires to substitute a new Trustee under said Deed of Trust in place and stead of MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION, now therefore, the undersigned hereby substitutes himself 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 him thereunder.

Capstead Inc.

May 22, 1998

by: Chris White
Chris White
Vice President

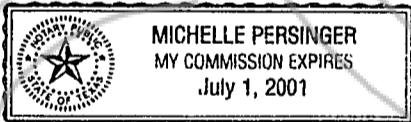
ATTEST:

by: Leslie Henson
Leslie Henson
Assistant Secretary

STATE OF TEXAS) (
COUNTY OF HARRIS) (

On May 22, 1998, before me, the undersigned, a Notary Public in and for said State, personally appeared Chris White, Vice President of Capstead Inc., known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.



Signature: [Signature]
Notary Public in and for
the State of Texas

Space Below For Recorder's Use

Recording Requested by:

Capstead Inc.

When Recorded Mail this Deed to:
ACCUTRAN SERVICES, INC.
14405 WALTERS RD., #100
HOUSTON, TX 77014

This document was prepared by:
EDWARD T. BURKE AND ASSOCIATES, ESQ.
14405 WALTERS RD, SUITE 100
HOUSTON, TEXAS 77084

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA



'98 JUL 30 P3:57

10-213-

0445821

LINDA SLATER
RECORDER

BK0798PG6897

\$10.00 PAID Sh DEPUTY