

Recording Requested By:
Record & Return To

HomeSide Lending, Inc.
P. O. Box 45298
Jacksonville, FL. 32232

When Recorded Mail To:

JAMES F GOVAN
SUSAN L GOVAN
PO BOX 572
MINDEN, NV 89423-0572

Space above provided for Recorder's use

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, CLETUS A. LATHIGEE AND BEVERLY D. LATHIGEE,
HUSBAND AND WIFE
was the original Trustor, DOUGLAS COUNTY TITLECO., INC.
the original Trustee, and SHERWOOD & ROBERTS, INC.
the Beneficiary, under that certain Deed of Trust dated
JULY 20TH, 1978 and recorded AUGUST 2ND, 1978 in Instrument
No. 23603, Book 878, Page 138, Official Records of the County
of DOUGLAS, State of NEVADA and

WHEREAS, the undersigned Beneficiary desires to substitute a
new Trustee under said Deed of Trust in place and stead of
DOUGLAS COUNTY TITLECO., INC., now therefore, the undersigned
hereby substitutes itself 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.

DATED: AUGUST 11, 1998.

HomeSide Lending, Inc.,
f/k/a BancBoston Mortgage Corporation,
by result of amendment to articles of
incorporation and merger



[Handwritten Signature]
CARLA D LANG, ASSISTANT VICE PRESIDENT

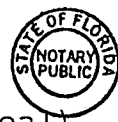
[Handwritten Signature]
ELYNDA SUE SWIDERSKI
ASSISTANT SECRETARY

State of Florida }
County of Duval } SS.

On AUGUST 11, 1998 before me the Undersigned, personally appeared
CARLA D LANG and ELYNDA SUE SWIDERSKI, 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(ies), and that by his/her/their
signature(s) on the instrument the person(s), or the entity upon
behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Carol J. Magdon (Seal)



CAROL J. MAGDON
My Comm Exp. 5/01/2001
Bonded By Service Ins
No. CC676757
[] Personally Known [] Other I.D.

Requested by: U SUTTON
Inv. No.: 12146686 PIFD: 98-07-28

Loan Number: 12146686
PF33 - 080598NS - 6017

0447583

BK0898PG4625

COPY

REQUESTED BY
Home Side Lending
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA
Inc

'98 AUG 24 A9:53

0447583
BK0898PG4626

LINDA SLATER
RECORDER
\$ 11.00 PAID Q DEPUTY