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Saxon RE Information Services

When Recorded Return To:

Meritech Mortgage Services
c/o Saxon REIS
6500 West Fwy, Suite 410
Fort Worth, TX 76116-

W17967 CJW

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Saxon Real Estate Information Services, Inc #81401064 "COUREY" Lender ID:516/ Escrow/Title:W17967CJW Douglas, Nevada CHASE BANK OF TEXAS, NATIONAL ASSOCIATION, (FORMERLY NAMED TEXAS COMMERCE BANK NATIONAL ASSOCIATION), AS CUSTODIAN is the Owner and Holder of the Note secured by the Deed of Trust dated 01/02/1996, made by JEAN ANNE COUREY, AN UNMARRIED WOMAN as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of MLSG, INC. as Beneficiary, which said Deed of Trust was recorded on 01/17/1996 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 379083 Book 0196, Page 2750, wherein said Owner and Holder hereby substitutes SAXON MORTGAGE, INC., REAL ESTATE INFORMATION SERVICES DIV. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 3553 Mont Blanc Court, Carson City, NV, 89705

IN WITNESS WHEREOF, CHASE BANK OF TEXAS, NATIONAL ASSOCIATION, (FORMERLY NAMED TEXAS COMMERCE BANK NATIONAL ASSOCIATION), AS CUSTODIAN as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Chase Bank of Texas, National Association,
(formerly named Texas Commerce Bank National Association), as Custodian
On JULY 22, 1998 (DATE)

By: Theresa Watson
THERESA WATSON, LOAN ADM OFFICER

SEAL

SAXON MORTGAGE, INC., REAL ESTATE INFORMATION SERVICES DIV. 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.

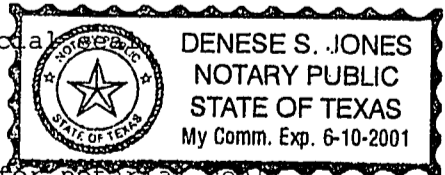
By SAXON MORTGAGE, INC., REAL ESTATE INFORMATION SERVICES DIV. as Trustee
On 9-9-98 (DATE)

By: Reba McBride
REBA MCBRIDE

STATE OF Texas
COUNTY OF HARRIS

ON 7/22/98, before me, DENESE S. JONES, a Notary Public in and for HARRIS County, in the State of Texas, the foregoing instrument was acknowledged before me by Theresa Watson, Loan Adm Officer who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal
Denesse S. Jones
Notary Expires: 06/10/01

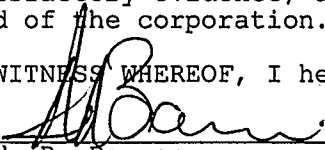


(This area for notarial seal)

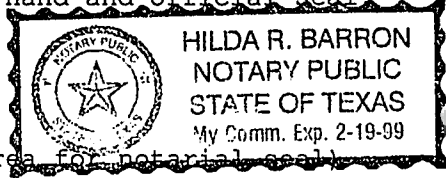
STATE OF Texas
COUNTY OF Tarrant

ON 9-9-98, before me, Hilda R. Barron, a Notary Public in and for the County of Tarrant, in the State of Texas the foregoing instrument was acknowledged before me by Reba McBride who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal



Hilda R. Barron
Notary Expires: 02/19/1999



(This area for notarial seal)

Saxon Mortgage, Inc. REIS Division
CSV-19980720-0006 NVDOUGL DOUGLAS NV BAT: 17247/81401064 KXNVSB1

COPIES

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

FILED FOR RECORD
AT THE REQUEST OF
WESTERN TITLE COMPANY INC
'98 SEP 18 P3:32

'98 SEP 25 P12:26

FILE NO. 223547
ALAN GLOVER
CARSON CITY RECORDER
FEE'S 11.00 DEP. AC

0450306

LINDA SLATER
RECORDER
\$ 11.00 PAID K2 DEPUTY

BK0998PG5242

223547