

✓ WHEN RECORDED MAIL TO:

CAPSTEAD  
2711 NORTH HASKELL, SUITE 1000  
DALLAS, TX 75204-  
800-348-2626

PAYF 0652311655



SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute CAPSTEAD

HOME ESCROW, A NEVADA CORP. was the original Trustee in the Deed of Trust hereinafter described:  
TRUSTOR: David H Pennington

BENEFICIARY: HOME FEDERAL BANK, A FEDERAL SAVINGS BANK

CURRENT BENEFICIARY: Capstead Inc.

Deed of Trust dated 03/18/1994 recorded in Book 0394, Page 4497, Instrument No. 333118  
(Rerecorded on  / / in Book  / /, Page  / /,  
Instrument No.  / /), of Official Records in the Office of the Recorder of  
DOUGLAS County, State of NEVADA, on  / /.  
CAPSTEAD

Capstead Inc. hereby accepts said appointment as Trustee under the above Deed of Trust, and As Successor Trustee, and 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 the estates now held by it under said Deed of Trust.

IN WITNESS WHEREOF the Owner and Holder and  
CAPSTEAD

Capstead Inc. as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated:  
OCTOBER 16TH, 1998

Capstead Inc.

Successor Trustee  
CAPSTEAD

Robert Meachum

Robert Meachum  
Senior Vice President

Darrell Frauenheim

Darrell Frauenheim  
Assistant Vice President

Mark Solewin

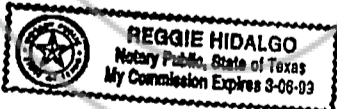
Mark Solewin  
Assistant Vice President

STATE OF TEXAS

COUNTY OF Dallas

On OCTOBER 16TH, 1998, before me, a Notary Public in and for the County of Dallas, State of TEXAS, personally appeared Darrell Frauenheim and Mark Solewin known to be the Assistant Vice President and Assistant Vice President

of said Corporation; that the Seal affixed to said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed. IN WITNESS WHEREOF, I have hereunto signed my name the day and year last written.



Reggie Hidalgo

Reggie Hidalgo  
Notary Public in and for said County and State  
My Commission expires: 03/06/1999

Prepared by  
MM  
CAPSTEAD  
2711 NORTH HASKELL, SUITE 1000  
DALLAS, TX 75204-



REQUESTED BY  
Capstead  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

NV\_SOT

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LINDA SLATER  
RECORDER  
PAID 10 DEPUTY