

Commercial Credit  
8335 Century Park Court, Suite 200  
San Diego, CA 92123  
WHEN RECORDED MAIL TO:  
United Lending Group  
3351 Michelson Drive, Suite 100  
Irvine, CA 92612

203953M70  
SPACE ABOVE THIS LINE FOR RECORDER'S USE

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

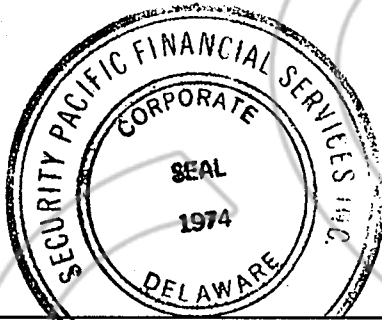
SECURITY PACIFIC FINANCIAL SERVICES, INC. are the owners and holders of  
the Note secured by the Deed of Trust, dated September 16, 1994  
made by Donald D. Freeze & Debra L. Freeze, HWJT Trustor(s)  
to First Centennial Title Company of Nevada Trustee  
for the benefit of Security Pacific Financial Services, Inc. Beneficiary  
which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS COUNTY  
Nevada, in Book 994, at Page 3432 Document No. 346515  
and Assigned to N/A  
by instrument recorded \_\_\_\_\_ in Book \_\_\_\_\_, Page \_\_\_\_\_  
Hereby Substitutes SECURITY PACIFIC FINANCIAL SERVICES, INC.

as Trustee in lieu of the above named Trustee under said Deed of Trust.

SECURITY PACIFIC FINANCIAL 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 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, Security Pacific Financial Services, Inc. have caused these presents to be executed  
by them this 24th day of August, 1998.

SECURITY PACIFIC FINANCIAL SERVICES, INC.



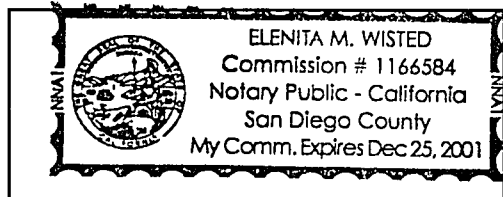
*Laura Myer*  
\_\_\_\_\_  
LAURA MYER  
VICE PRESIDENT

COUNTY OF SAN DIEGO, STATE OF CALIFORNIA } SS.

On 8-26-98 before me, Elenita Wisted, personally appeared  
Laura Myer, Vice President 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 signatures(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.

*Elenita M. Wisted*  
\_\_\_\_\_  
Elenita Wisted  
Notary Public in and for said County and State



nvsbrec.xls

0452940

BK1098PG6540

COPY

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 OCT 29 P2:31

0452940  
BK 1098PG6541

LINDA SLATER  
RECORDER  
\$11.00 PAID: *RJ* DEPUTY