AFTER RECORDING, RETURN TO:

STEWART TITLE OF DOUGLAS COUNTY 1650 N. LUCERNE MINDEN, NV 89423

LOAN NUMBER:

0799409

NAME:

HOFFMAN

98030137

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Ronald E. Davison and Cynthia R. Davison, Husband and Wife, was the original Trustor, Western Title Company, Inc., the original Trustee, and Commerce Security Bank, its successors and/or assigns as Beneficiary, under that certain Deed of Trust dated August 2, 1995 and recorded in Book 0895, Page 1023 as Instrument Number 367813 of the 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 Commerce Security Bank, its successors and/or assigns, now therefore, the undersigned hereby substitute themselves as Trustee under said Deed of Trust and do hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by them thereunder.

DATED: October 31, 1998

TEMPLE-INLAND MORTGAGE CORPORATION, SUCCESSOR TO LOPER MORTGAGE COMPANY, VMI MORTGAGE CORPORATION, LUMBERMEN'S INVESTMENT CORPORATION OF TEXAS, AND FORMERLY KNOWN AS CAPITOL MORTGAGE BANKERS, INC.

By:

Mary Rehm /

Assistant Vice President

By:

Teresa G. Elzey

Assistant Vice President

STATE OF TEXAS

COUNTY OF TRAVIS

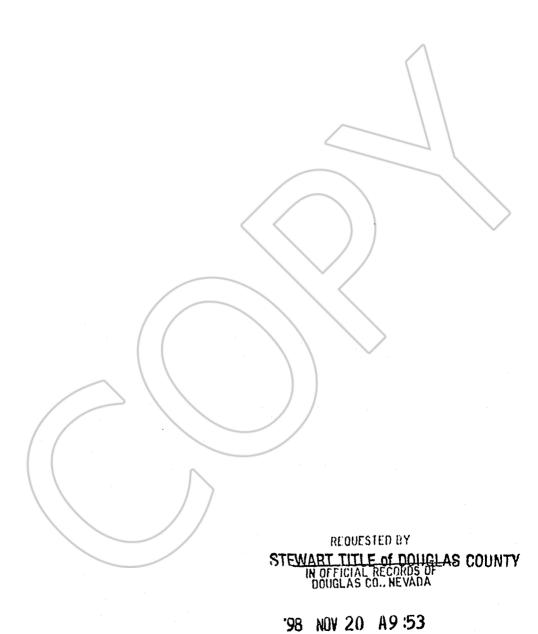
On October 31, 1998, before me, the undersigned, a Notary Public in and for said State, personally appeared Mary Rehm and Teresa G. Elzey, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Assistant Vice President and Assistant Vice President, on behalf of Temple-Inland Mortgage Corporation, the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

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_ Signature of Notary

CYNTHIA FALCK
Notary Public
STATE OF TEXAS
My Comm. Exp. 07-23-2001



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RECORDER
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