

Recording Requested By:
Saxon RE Information Services

When Recorded Return To:

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

M76831SG

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Saxon Real Estate Information Services, Inc #:88700021 "O'banion" Lender ID:703/ Escrow/Title:M76831SG 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 11/27/1996, made by WILLIAM C O'BANION AND BETTY E O'BANION, HUSBAND AND WIFE as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of UMG FUNDING GROUP, INC. as Beneficiary, which said Deed of Trust was recorded on 12/03/1996 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 402194 Book 1296, Page 0371, 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: 1414 Penrod Court, Garderville, NV, 89410

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 OCT 13 1998 (DATE)

SEAL

By: Mary Ann Carter
MARY ANN CARTER
OFFICER

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 10-15-98 (DATE)

By: Cindy Vannoy
CINDY VANNOY

STATE OF Texas
COUNTY OF DALLAS

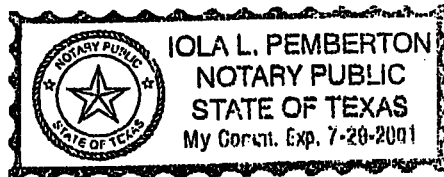
ON OCT 13 1998 before me, IOLA L. PEMBERTON, a Notary Public in and for DALLAS County, in the State of Texas, the foregoing instrument was acknowledged before me by MARY ANN CARTER who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

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

Iola L. Pemberton
Notary Expires: 7/29/2001

SSG-19981005-0006 NVDOUGL DOUGLAS NV BAT: 17377 KXNVSB1

(This area for notarial seal)



0456287
BK 1298 PG 2686

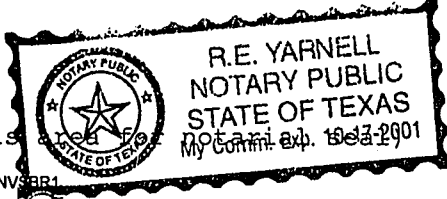
STATE OF Texas
COUNTY OF Tarrant

ON 10-15-98, before me, R.E. Yarnell, a Notary Public in and for the County of Tarrant, in the State of Texas the foregoing instrument was acknowledged before me by Cindy Vannoy 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.

R.E. Yarnell

R.E. Yarnell
Notary Expires: 10/17/2001



(This

Saxon Mortgage, Inc. REIS Division
SSG-19981005-0006 NVDOUGL DOUGLAS NV BAT: 17377/88700021 KXNV BR1

COOPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 DEC 10 P12:03

0456287

BK 1298 PG 2687

LINDA SLATER
RECORDER

\$11.00 PAID *Ko* DEPUTY