WHEN RECORDED MAIL TO:

InterWest Mortgage Escrow No. 81111839320

PO Box 12937 Loan No. 3651170

Reno, NV 89510-2937

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Stewart Title of Douglas County named as Trustee under that certain Deed of Trust executed by James C. Hildman and Tracy L. Hildman, husband and wife, Trustor(s), dated February 1, 1995, recorded on February 7, 1995, in Book No. 0295, Page(s) 1029-1035, as Document No. 355750, of Official Records of Douglas, County, State of Nevada, and

WHEREAS, the undersigned is presently the Beneficiary thereunder and desires to appoint a new trustee;

NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and stead of Stewart Title of Douglas County.

WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been fully paid.

NOW THEREFORE, the undersigned as Substituted Trustee, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all interest of the Trustee under said Deed of Trust in the lands therein described.

Dated: December 8, 1998

InterWest Mortgage

Laura E McKinney

Its: Vice President

STATE OF NEVADA **COUNTY OF WASHOE**

On this 8th day of December __, 19_ before me, a notary public, personally appeared Laura E. McKinney, V.P. personally known or proved to me to be the person whose name she subscribed to the above instrument who acknowledged that she executed the instrument.

Notary Public

SHIRLEY HORNER Notary Public - State of Nevada Appointment Recorded in Washoe County No: 97-3645-2 - EXPIRES SEPT. 8, 2001

InterWest Mortgage 2330 South Virginia Street, 2nd Floor Reno NV 89502 (702)827-7233 extension 226

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LINDA SLATER RECORDER
PAID DEPUTY