

**NEVADA SUBSTITUTION OF TRUSTEE  
AND DEED OF RECONVEYANCE**

PRINCIPAL RESIDENTIAL MORTGAGE, INC., an Iowa Corporation, , the Owner and Holder of the Note secured by the Deed of Trust (hereinafter "Security Instrument") dated January 27, 1995, made by Hyeran Kim, an unmarried woman as Trustor, to Pacific Title as Trustee, for the benefit of Republic Mortgage Corporation, a Utah Corporation as Beneficiary, which Security Instrument was recorded on February 3, 1995, A.D., in the Office of the County Recorder of Douglas County, State of NEVADA in Book 0295 Page 0400 as Document No. 355527 hereby substitutes PRINCIPAL RESIDENTIAL MORTGAGE, INC., as Trustee in lieu of the above named Trustee under said Security Instrument.

PRINCIPAL RESIDENTIAL MORTGAGE, INC. hereby accepts said appointment as Trustee under said Security Instrument and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Security Instrument, does hereby reconvey to the present holders of equitable title to said real property, but without warranty, express or implied, all the estate, title and interest now held by it under said Security Instrument.

IN WITNESS WHEREOF, said Owner and Holder has caused this instrument to be executed by its duly authorized officer January 5, 1999, A.D.

PRINCIPAL RESIDENTIAL MORTGAGE, INC.

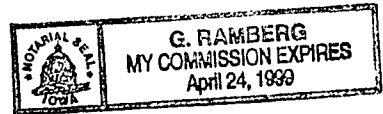
{"Owner and Holder" and "Trustee"}

By: [Signature]  
S. K. Olson, Senior Vice Pres. & Sec., Servicing

STATE OF IOWA )  
                  ) SS:  
COUNTY OF POLK )

On January 5, 1999 before me, the undersigned, a Notary Public in and for said State, personally appeared S. K. Olson, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



SIGNATURE [Signature]

THIS INSTRUMENT PREPARED BY:  
Stephen G. Gallaher, Counsel  
Principal Residential Mortgage, Inc.

WHEN RECORDED MAIL TO:  
Principal Residential Mortgage, Inc.  
ATTN: Release H-9  
711 High St, Des Moines, IA 50392-0665

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 JAN 19 P12:10

0458939  
BK0199PG3152

LINDA SLATER  
RECORDER  
\$10.00 PAID KY DEPUTY