

Recording Requested By:
Liberty Lending Services Inc.

When Recorded Return To:

✓ Liberty Lending Services Inc.
P O Box 1000
Wilmington, OH 45177-1000

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Liberty Lending Services Inc. #:006202993 "PARRY" Lender ID:/10/30/98 Douglas, Nevada
BANKERS TRUST COMPANY OF CALIFORNIA N.A. TRUSTEE FOR THE BENEFIT OF THE HOLDERS OF BEAR STEARNS MORTGAGE SECURITIES, INC. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 1997-6 is the Owner and Holder of the Note secured by the Deed of Trust dated 08/19/1987, made by JAMES H. BENESCH AND RITA S. BENESCH, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with LAWYERS TITLE OF NORTHERN NEVADA, INC. as Trustee, for the benefit of SIERRA SAVINGS as Beneficiary, which said Deed of Trust was recorded on 08/21/1987 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 160609 Book 887, Page 2475, wherein said Owner and Holder hereby substitutes LIBERTY SAVINGS BANK, FSB as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 3805 Marble Ct, Wellington, NV, 89444

IN WITNESS WHEREOF, BANKERS TRUST COMPANY OF CALIFORNIA N.A. TRUSTEE FOR THE BENEFIT OF THE HOLDERS OF BEAR STEARNS MORTGAGE SECURITIES, INC. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 1997-6 as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Bankers Trust Company of California N.A.
Trustee for the benefit of the Holders of
Bear Stearns Mortgage Securities, Inc.
Mortgage Pass-Through Certificates, Series
1997-6

On JAN 4 1999 (DATE)

By: *Kevin R. Fischer* Kevin R. Fischer
Assistant Vice President

SEAL

LIBERTY SAVINGS BANK, FSB 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 LIBERTY SAVINGS BANK, FSB as Trustee
On _____ (DATE)

By: *John H. Powell, Sr.*
JOHN H. POWELL, SR. VICE PRESIDENT

STATE OF California
COUNTY OF Orange

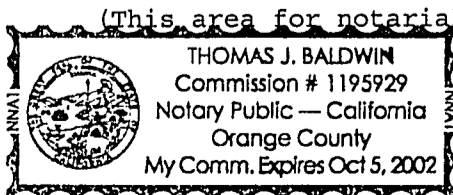
ON JAN 4 1999, before me, Thomas J. Baldwin, a Notary Public in and for Orange County, in the State of California, personally appeared

Kevin R. Fischer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person ~~(s)~~ whose name ~~(s)~~ is ~~(s)~~ subscribed to the within instrument and acknowledged to me that he ~~(s)~~ executed the same in his ~~(s)~~ authorized capacity, and that by his ~~(s)~~ signature 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.

Notary Expires: _____

AJS-19981218-0008 NVDOUGL DOUGLAS NV BAT: 4831 KXNVSB1



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STATE OF Ohio
COUNTY OF Clinton

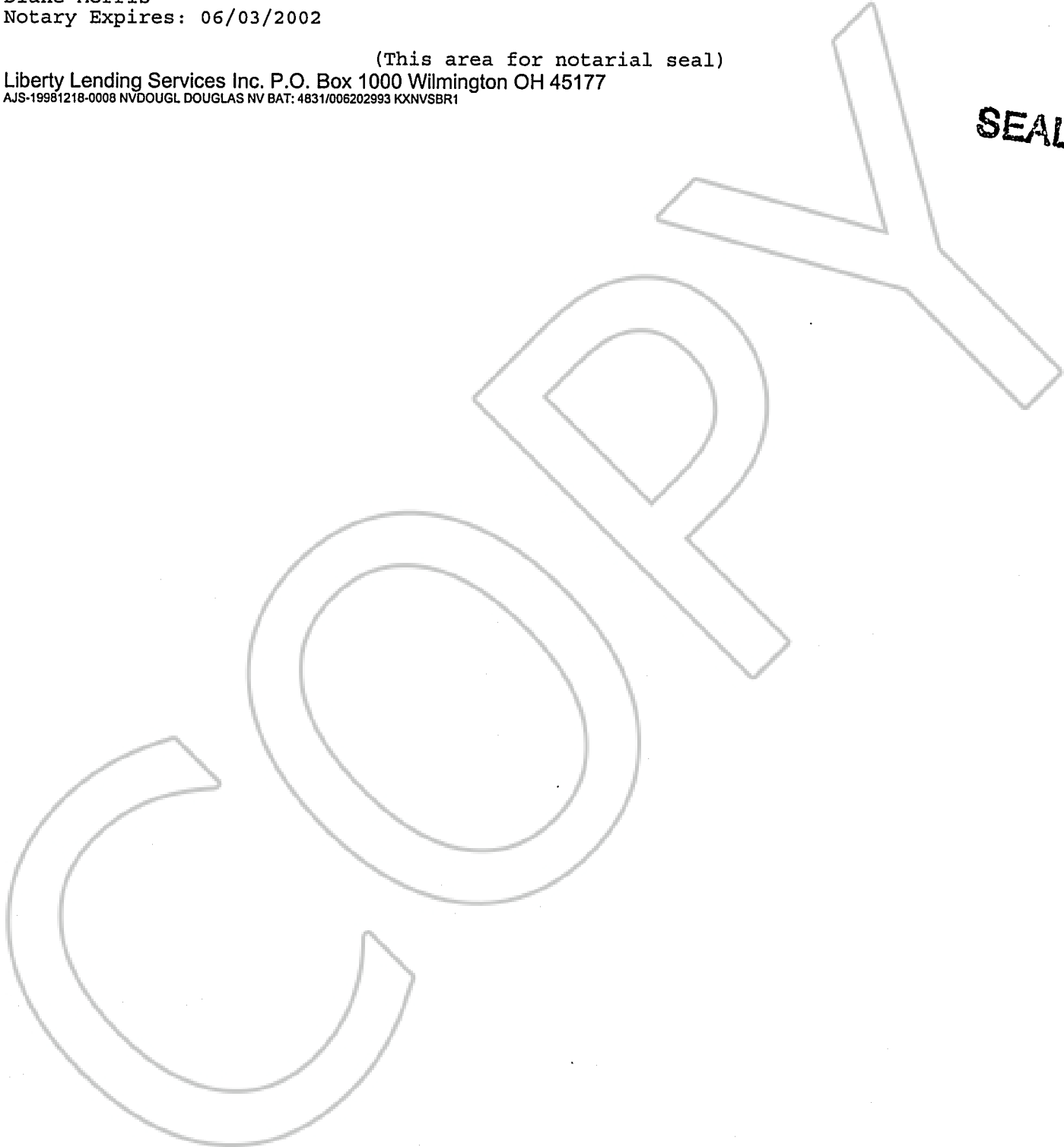
ON 1-27-99, before me, Diane Morris, a Notary Public in and for the County of Clinton County, State of Ohio, personally appeared John H. Powell, Sr. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Diane Morris
Diane Morris
Notary Expires: 06/03/2002

(This area for notarial seal)

Liberty Lending Services Inc. P.O. Box 1000 Wilmington OH 45177
AJS-19981218-0008 NVDOUGL DOUGLAS NV BAT: 4831/006202993 KXNVSB1

SEAL



REQUESTED BY
Liberty Lending
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 FEB 19 A9:56

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LINDA SLATER
RECORDER
\$11.00 PAID 2 DEPUTY