

Recording Requested By:
Mellon Mortgage Company
WHEN RECORDED MAIL TO
GARY K. ENG
166 HOLLY LANE #94 LAKE VILLAGE
STATELINE, NV 89449

THIS SPACE FOR RECORDER'S USE ONLY

State of Nevada
County of DOUGLAS

Loan: 5890433534

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Whereas the indebtedness secured to be paid by Deed of Trust executed by GARY K. ENG AND PEARL ENG, as Trustor, to KIMBERLY INVESTMENT COMPANY, as Trustee and to STANWELL MORTGAGE, as the original beneficiary, dated JANUARY 2, 1986 and recorded in the County Recorder's Office of the County of DOUGLAS, on JANUARY 16, 1986 as BK 186, PG 1287, INST# 129546, has been fully paid and is hereby satisfied and discharged, and;

Whereas, the undersigned beneficiary, as owner and holder of the Note secured by the said Deed of Trust, desires to substitute a new Trustee under said Deed of Trust in place and stead of KIMBERLY INVESTMENT COMPANY; Now, therefore, the undersigned hereby substitutes Mellon Bank, N.A. under said Deed of Trust. Mellon Bank, N.A. does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by it thereunder.

Dated: February 10, 1999

Mellon Mortgage Company successor by
merger to Metmor Financial, Inc.



Laura Fuentes, Asst. Vice President

Mellon Bank, N.A. Substituted Trustee

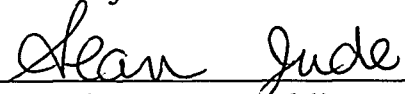


Pamela Brackelsberg, Officer

State of Colorado
County of Denver

On February 10, 1999 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Laura Fuentes and Pamela Brackelsberg who are personally known to me to be the aforementioned Assistant Vice President and Officer respectively of said corporations, and known to me to be the persons who executed the within instrument on behalf of the corporations therein named.

Witness my hand and official seal.



Sean Jude, Notary Public
Commission Expires: 10/30/02



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REQUESTED BY
Mellow Montague CO
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER

\$ 11.00 PAID 12 DEPUTY