

#98071856

Loan No.: 097109-3

Prepared by: MARGARET DOMAN
Household Financial Services
577 Lamont Road
Elmhurst, IL 60126

STATE OF NEVADA
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,
Original Trustor is: DOUGLAS R LOBERG, AN UNMARRIED MAN,
AS HIS SOLE AND SEPERATE PROPERTY
Original Trustee is:
BENEFICIAL MANAGEMENT CORPORATION OF AMERICA
Original Beneficiary is:
BENEFICIAL MORTGAGE CORPORATION
Recorded in DOUGLAS COUNTY, Nevada as
Book 197, Page 2338, Document No. 404848
Deed of Trust dated January 13, 1997, Recorded January 17, 1997

LEGAL DESCRIPTION.....SEE ATTACHMENT "A" MADE A PART HEREOF

WHEREAS, the undersigned Beneficiary desires to substitute a new
Trustee under said Deed of Trust in place and stead of
BENEFICIAL MANAGEMENT CORPORATION OF AMERICA
Now, therefore, the undersigned hereby substitutes itself as Trustee
under said Deed of Trust and does hereby reconvey, without warranty,
to the person or persons legally entitled thereto, the Estate now
held by it thereunder.
Dated: March 23, 1999

BENEFICIAL MORTGAGE CORPORATION

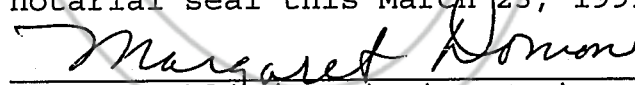


C.C. SOJKA, Asst. Vice President

State of Illinois)
County of Dupage)

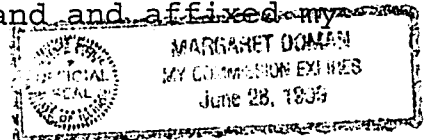
On March 23, 1999 before me, the undersigned, a Notary Public in and for
said State, personally appeared C.C. SOJKA, personally known
to me or proven to me on the basis of satisfactory evidence to be the
Asst. Vice President of BENEFICIAL MORTGAGE CORPORATION, a United
States Corporation, executed the within instrument pursuant to its
bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my
notarial seal this March 23, 1999.



Notary Public/Commission Expires: 6-28-99

When recorded, please return to: Douglas Loberg
Po Box 2716
Minden



NV 89423

NV505/MFD

0464588

BK0399PG7198

SEAL

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ATTACHMENT "A"
LEGAL DESCRIPTION

ALL THAT CERTAIN LOT, PIECE OR PARCEL
OF LAND SITUATE IN THE COUNTY OF
DOUGLAS, STATE OF NEVADA, DESCRIBED
AS FOLLOWS: LOT 427, AS SHOWN ON
THE MAP OF RESUBDIVISION OF LOTS
91-A & B, 92-A & B, 93 THROUGH 96
AND 221 THROUGH 232, GARDNERVILLE
RANCHOS UNIT NO. 2, RECORDED JULY 10,
1967, IN BOOK 51, PAGE 222, DOCUMENT
NO 37049 OF OFFICIAL RECORDS OF
DOUGLAS COUNTY, STATE OF NEVADA.

LG501

MFD

0464588
BK0399PG7199

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 MAR 31 AIO:27

LINDA SLATER
RECORDER
\$11⁰⁹ PAID *kg* DEPUTY