

Recording Requested By:
Meritech Mortgage Services, Inc.

When Recorded Return To:

Meritech Mortgage Service Inc
Attn: Reconveyance Dept
6500 West Fwy, Suite 410
Fort Worth, TX 76116-2100

99080368

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Meritech Mortgage Services, Inc. #:081401121 "Kite" Lender ID:701/ Escrow/Title:99080368 Douglas, Nevada

CHASE BANK OF TEXAS, NATIONAL ASSOCIATION, (FORMERLY NAMED TEXAS COMMERCE BANK NATIONAL ASSOCIATION), AS CUSTODIAN is the Owner and Holder of the Note secured by the Deed of Trust dated 06/03/1996, made by KELLY D KITE AND CATHIE W KITE, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with WESTERN TITLE COMPANY as Trustee, for the benefit of MLSG, INC. as Beneficiary, which said Deed of Trust was recorded on 06/10/1996 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 389751 Book 0696, Page 1579, wherein said Owner and Holder hereby substitutes MERITECH MORTGAGE SERVICES, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1579 Jones Street, Minden, NV, 89423

IN WITNESS WHEREOF, CHASE BANK OF TEXAS, NATIONAL ASSOCIATION, (FORMERLY NAMED TEXAS COMMERCE BANK NATIONAL ASSOCIATION), AS CUSTODIAN as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Chase Bank of Texas, National Association,
(formerly named Texas Commerce Bank National Association), as Custodian
On MAY 13, 1999 (DATE)

By: Jeanie Schneider
JEANIE SCHNEIDER, VICE PRESIDENT

SEAL

MERITECH MORTGAGE SERVICES, INC. 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.

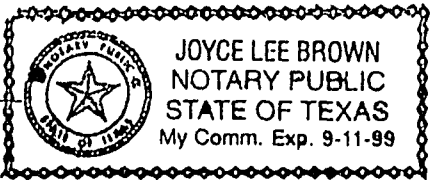
By Meritech Mortgage Services, Inc. as Trustee
On 5-14-99 (DATE)

By: Laura Esquivel
LAURA ESQUIVEL, ASST.
VICE-PRESIDENT

STATE OF TEXAS
COUNTY OF HARRIS

ON 5/13/99, before me, JOYCE LEE BROWN, a Notary Public in and for HARRIS County, in the State of TEXAS, personally appeared JEANIE SCHNEIDER, 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.

WITNESS my hand and official seal,
Joyce Lee Brown
Notary Expires: 9/11/99



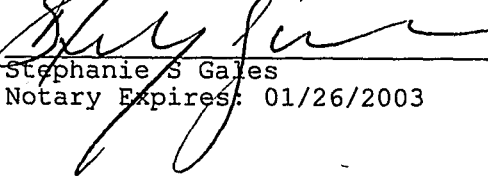
(This area for notarial seal)

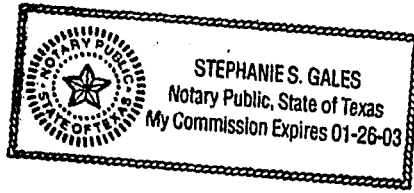
0468420
BK0599PG4057

STATE OF Texas
COUNTY OF Tarrant

ON 5/14/99, before me, Stephanie S Gales, a Notary Public in and for the County of Tarrant, in the State of Texas the foregoing instrument was acknowledged before me by Laura Esquivel, Asst. Vice-President who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


Stephanie S Gales
Notary Expires: 01/26/2003



(This area for notarial seal)


Meritech Mortgage Svcs, Inc 6500 W Freeway, Fort Worth, TX 76116 (817) 215-7200
SSG-19990510-0001 NVDOUGL DOUGLAS NV BAT: 18247/081401121 KXNVSB1

COPY

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

'99 MAY 20 AIO :42

LINDA SLATER
RECORDER

\$ 11.00 PAID  DEPUTY

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BK0599PG4058