

SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

GE CAPITAL MORTGAGE SERVICES, INC.* is the Owner and holder of the Note secured by the Deed of Trust dated 02/01/93 made by MARC C FOLEY to PACIFIC TITLE, INC. as Trustee for the Benefit of LOAN AMERICA FINANCIAL CORPORATION Beneficiary which Deed of Trust was recorded on 02/10/93, in the office of the County Recorder of DOUGLAS County, State of NEVADA, Book No. 293, Page No. 1744, Instrument No. 299317, wherein GE CAPITAL MORTGAGE SERVICES, INC.* hereby substitutes GE CAPITAL MORTGAGE SERVICES, INC.*, as Trustee in lieu of the above named trustee under said Deed of Trust.


GE CAPITAL 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.

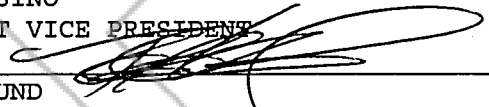
Power of Attorney:

Book: _____ Page: _____ Filing#: _____ Date: _____

IN WITNESS WHEREOF, WE GE CAPITAL MORTGAGE SERVICES, INC.* as Owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest on June 16, 1999.

GE CAPITAL MORTGAGE SERVICES, INC.

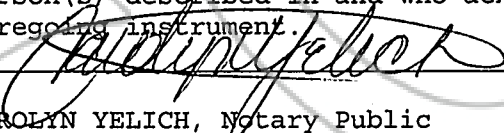


ANDY AGASINO
ASSISTANT VICE PRESIDENT


TODD VOMUND
ASSISTANT SECRETARY

STATE OF MISSOURI
COUNTY OF ST. LOUIS COUNTY

ON June 16, 1999, before me, the undersigned, a Notary Public in and for said County and State, personally appeared ANDY AGASINO, ASSISTANT VICE PRESIDENT and TODD VOMUND, ASSISTANT SECRETARY known to me to be the person(s) described in and who acknowledged that they executed the foregoing instrument.



CAROLYN YELICH, Notary Public

◆ NOTARY SEAL ◆
CAROLYN YELICH
Notary Public - STATE OF MISSOURI
ST. CHARLES COUNTY
My Commission Expires: Jan. 11, 2003

Prepared By:
GE Capital Mortgage Services, Inc.
625 Maryville Centre Dr.
St. Louis, MO 63141


✓ After Recording:
GE Capital Mortgage Services, Inc.
P.O. Box 78849
St. Louis, MO 63155

NVSOT

REQUESTED BY
GE Capital mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JUN 24 110:59

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LINDA SLATER
RECORDER
3/10 PAID  DEPUTY