

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

STATE OF NEVADA)
COUNTY OF DOUGLAS)

CMC Loan No. 7750086
Investor No. 060

APPOINTMENT OF TRUSTEE

FIRST SECURITY BANK OF NEW MEXICO, N.A., is hereby appointed Successor Trustee under that certain Deed of Trust dated OCTOBER 25, 1995, executed by JORGEN CHRISTENSEN AND RACHEL CHRISTENSEN, HUSBAND AND WIFE, AS JOINT TENANTS, as Grantor(s), to STEWART TITLE OF DOUGLAS COUNTY, the original Trustee, for the benefit of COMSTOCK BANK, the original Beneficiary, which Deed of Trust was recorded in the Official Records of the above-mentioned County, State of Nevada, on OCTOBER 30, 1995, as Instrument No. 373877, in Book 1095, at Page 5302.

REQUEST FOR FULL RECONVEYANCE

FIRST SECURITY BANK, N.A., as current and legal owner and holder of the Note and all other indebtedness secured by the Deed of Trust described above, hereby certifies to the above-appointed Successor Trustee that said Note, together with all other indebtedness secured by said Deed of Trust has been fully paid and satisfied, and hereby requests and directs said Successor Trustee, to RECONVEY, without warranty to the parties entitled thereto, all of the estate now held by said Successor Trustee thereunder.

DEED OF RECONVEYANCE

FIRST SECURITY BANK OF NEW MEXICO, N.A. hereby accepts the appointment as Successor Trustee under said Deed of Trust and as Successor Trustee does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, all right, title and interest which was heretofore acquired by said Successor Trustee under said Deed of Trust.

IN WITNESS WHEREOF, The Beneficiary and Successor Trustee have caused these presents to be executed by their duly authorized officers, this July 27, 1999.

FIRST SECURITY BANK, N.A.
(Beneficiary)

BY: *Lynn M. Burbidge*
LYNN M. BURBIDGE
VICE PRESIDENT

FIRST SECURITY BANK OF NEW MEXICO,
N.A. (Successor Trustee)

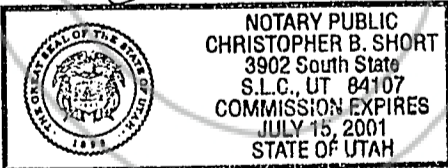
BY: *Lynn M. Burbidge*
LYNN M. BURBIDGE
VICE PRESIDENT

STATE OF UTAH)
COUNTY OF SALT LAKE)

On July 27, 1999, before me, the undersigned, a Notary Public in and for said County & State, personally appeared LYNN M. BURBIDGE, known to me to be the VICE PRESIDENT of FIRST SECURITY BANK, N.A., that executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within Instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL

[Signature]

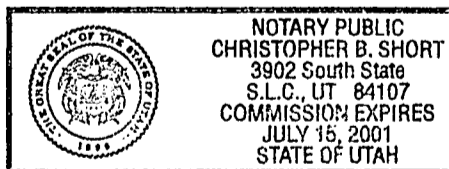


STATE OF UTAH)
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WITNESS MY HAND AND OFFICIAL SEAL

[Signature]



Prepared by & WHEN RECORDED REMIT TO:
CrossLand Mortgage Corp.
ATTENTION: Payoff Department
3902 S. State
P.O. Box 57909
Salt Lake City, UT 84107
RXS/JUL27.E/0010J

REQUESTED BY
CrossLand Mtg Corp
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$10 PAID 2 DEPUTY