

LOAN NUMBER: 0798168
NAME: SPEAR

98021783

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, LESLIE SPEAR AND SOOKIE PARK-SPEAR, HUSBAND AND WIFE, was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY, the original Trustee, and COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS as Beneficiary, under that certain Deed of Trust dated FEBRUARY 8, 1995 and recorded in Book 0295, page 1863, as Instrument Number 356117 of the official records of the County of DOUGLAS, State of Nevada and,

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of STEWART TITLE OF DOUGLAS COUNTY, now therefore, the undersigned hereby substitute themselves as Trustee under said Deed of Trust and do hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by them thereunder.

DATED: June ¹² 9, 1999

IndyMac, Inc.
As Attorney in Fact for
The Bank of New York as Trustee

SEAL

By: _____
Barbara Perez, First Vice President

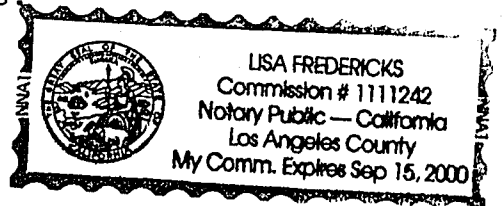
By: TOM KUCERA _____
TOM KUCERA ASSISTANT SECRETARY

STATE OF California }
COUNTY OF Los Angeles }

On JUN 22 1999 before me, the undersigned, a Notary Public in and for BARBARA PEREZ said State, personally appeared TOM KUCERA and TOM KUCERA, personally known to me (or proved to me on the basis of satisfactory evidence) to be the PERSON WHO EXECUTED the within instrument as 1st Vice President and ASSISTANT SECRETARY, on behalf of IndyMac, Inc., 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.

LISA Fredericks Signature of Notary



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

1999 AUG 19 AM 10: 12

LINDA SLATER
RECORDER

\$11.00 PAID *KJ* DEPUTY

0474823

BK0899PG3514