

Recording Requested By:
FIRSTPLUS FINANCIAL, INC.

When Recorded Return To:

✓ Firstplus Financial, Inc.
1600 Viceroy Drive
Dallas, TX 75235-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

RELEASE #:3000092414 "BORGMAN" Lender ID:972/ Douglas, Nevada

FIRSTPLUS FINANCIAL, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 03/18/1997, made by BRIAN S. BORGMAN AND ARIEL J. BORGMAN, as Trustor, with FIRST AMERICAN TITLE COMPANY, A NEVADA CORPORATION as Trustee, for the benefit of INDEPENDENT REALTY CAPITAL CORPORATION, DBA INDEPENDENT MORTGAGE COMPANY as Beneficiary, which said Deed of Trust was recorded on 05/01/1997 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 411688 Book 597, Page 86, wherein said Owner and Holder hereby substitutes FIRSTPLUS FINANCIAL, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 756 Hornet Drive, Gardnerville, NV, 89410

IN WITNESS WHEREOF, FIRSTPLUS FINANCIAL, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

FIRSTPLUS FINANCIAL, INC.
On September 15, 1999

By: [Signature]
MICHAEL DILLMANN, VICE PRESIDENT

FIRSTPLUS FINANCIAL, 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 FIRSTPLUS FINANCIAL, INC. as Trustee
On September 15, 1999

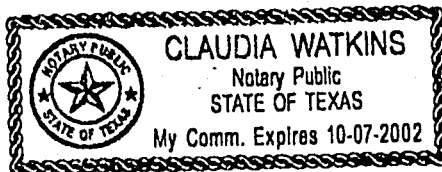
By: [Signature]
MICHAEL DILLMANN, VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON 9/15/99, before me, CLAUDIA WATKINS, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by MICHAEL DILLMANN, 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.

[Signature]
CLAUDIA WATKINS
Notary Expires: 10/07/2002



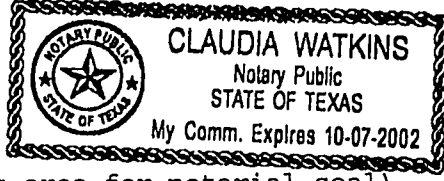
(This area for notarial seal)

STATE OF Texas
COUNTY OF Dallas

ON 9-15-99, before me, Claudia Watkins, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by Michael Dillmann, 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.

Claudia Watkins
Notary Expires: 10-07-2002



(This area for notarial seal)

Firstplus Financial, Inc. 1600 Viceroy Drive, Dallas, TX 75235
CLW-19990915-0054 NVDOUGL DOUGLAS NV BAT: 2351/3000092414 KXNVSBR1

COPY

REQUESTED BY
Western Interstate
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 SEP 30 AM 10: 08

LINDA SLATER
RECORDER

\$11.00 PAID ks DEPUTY

0477773

BK0999PG5927