

AFTER RECORDING, RETURN TO:
ROBERT G SMITH
1517 KANE STREET
SIMI VALLEY, CA 93065

LOAN NUMBER: 0636040
NAME: SMITH

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ROBERT G. SMITH AND SHARON L. SMITH, HUSBAND AND WIFE, was the original Trustor, TICOR TITLE INSURANCE COMPANY, the original Trustee, and COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS as Beneficiary, under that certain Deed of Trust dated JANUARY 26, 1993 and recorded in Book 293, Page 1033, as Instrument Number 298993 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 TICOR TITLE INSURANCE COMPANY, 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: July 27, 1999

TEMPLE-INLAND MORTGAGE CORPORATION, SUCCESSOR TO LOPER MORTGAGE COMPANY, VMI MORTGAGE CORPORATION, LUMBERMEN'S INVESTMENT CORPORATION OF TEXAS, AND FORMERLY KNOWN AS CAPITOL MORTGAGE BANKERS, INC.

By: *Kari K. MacEwan*
Kari K. MacEwan
Vice President

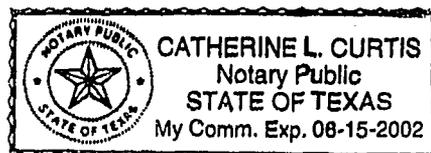
By: *Teresa G. Elzey*
Teresa G. Elzey
Assistant Vice President

STATE OF TEXAS
COUNTY OF TRAVIS

On July 27, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared Kari K. MacEwan and Teresa G. Elzey, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President and Assistant Vice President, on behalf of Temple-Inland Mortgage Corporation, 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.

Catherine L. Curtis Signature of Notary



REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 NOV -3 PM 12: 18

NVSTR. TIM
2/97 JR
July 27, 1999

0479979
BK 1199PG0548

LINDA SLATER
RECORDER
\$10⁰⁰ PAID 10 DEPUTY