

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

STATE OF NEVADA)
COUNTY OF DOUGLAS)

CMC Loan No. 8611279
Investor No. 675

APPOINTMENT OF SUCCESSOR TRUSTEE

FIRST SECURITY BANK, N.A., 405 South Main Street, Salt Lake City, Utah 84110, is hereby appointed Successor Trustee under that certain Deed of Trust dated DECEMBER 11, 1997, executed by STEVEN T. POLIKALAS, AN UNMARRIED MAN, as Grantor(s), to T.D. SERVICE CO., A CA CORP., the original Trustee, for the benefit of WESTERN SUNRISE AKA CROSSLAND MORTGAGE CORP., the original Beneficiary, which Deed of Trust was recorded in the Official Records of the above-mentioned County, State of Nevada, on DECEMBER 23, 1997, as Instrument No. 0429119, in Book 1297, at Page 4614.

REQUEST FOR FULL RECONVEYANCE

CROSSLAND MORTGAGE CORP. 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, 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 December 29, 1999.

CROSSLAND MORTGAGE CORP.
(Beneficiary)

FIRST SECURITY BANK, N.A.
(Successor Trustee)

BY: [Signature]
LYNN M. BURBIDGE
VICE PRESIDENT

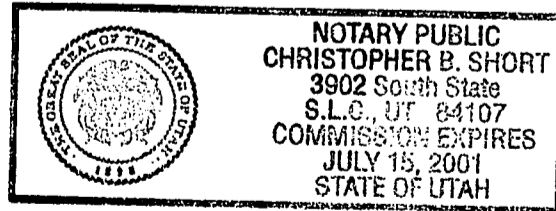
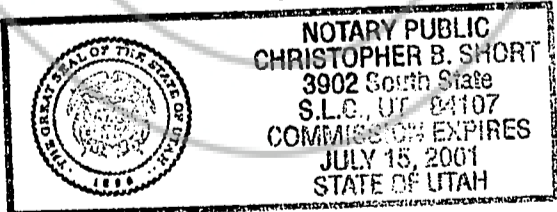
BY: [Signature]
LYNN M. BURBIDGE
VICE PRESIDENT

STATE OF UTAH)
COUNTY OF SALT LAKE)
On December 29, 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 CROSSLAND MORTGAGE CORP. 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.

STATE OF UTAH)
COUNTY OF SALT LAKE)
On December 29, 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

WITNESS MY HAND AND OFFICIAL SEAL



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/DEC29.B/0088B

REQUESTED BY
Crossland mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN 10 AM 10:20

LINDA SLATER
RECORDER

\$10 PAID 10 DEPUTY

0484124

BK0100PG1316