Recording Requested By: Empire Funding Corp.

When Recorded Return To:

Empire Funding Corp. 9737 Great Hills Tr. Austin, TX 78759-

A,

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

EMPIRE FUNDING CORP. #:5084687 "DENISE MARIE CU" Lender ID:100/ Douglas, Nevada

EMPIRE FUNDING CORP. is the Owner and Holder of the Note secured by the Deed of Trust dated 09/16/1998, made by DALE LLOYD CULBERTSON AND DENISE MARIE CULBERTSON, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with WESTERN TITLE OF NEVADA, A NEVADA CORPORATION as Trustee, for the benefit of METROPOLITAN FINANCIAL, INC. as Beneficiary, which said Deed of Trust was recorded on 10/07/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0451222 Book 1098, Page 1327, wherein said Owner and Holder hereby substitutes EMPIRE FUNDING CORP. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 13-221-04

Property Address: 3561 Onyx Ct., Carson City, NV, 89705

IN WITNESS WHEREOF, EMPIRE FUNDING CORP. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

EMPIRE FUNDING CORP. On <u>January 13, 2000</u>

G.L. BARNETT, ASST VICE PRESIDENT

EMPIRE FUNDING CORP. 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 EMPIRE FUNDING CORP. as Trustee On January 13, 2000

G.L. BARNETT, ASST. VICE PRESIDENT

STATE OF Texas COUNTY OF Travis

The state of the s ON January 13, 2000, before me, SABRINA CHAVEZ, a Notary Public in and for the County of Travis County, State of Texas, personally appeared G.L. BARNETT, ASST VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Notary Expires: 07/21/2003

SABRINA CHAVEZ lotary Public, State of Texa JULY 21, 2003

(This area for notarial seal)

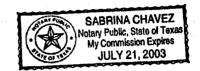
SKC-20000113-0053 NVDOUGL DOUGLAS NV BAT: 10683 KXNVSBR1

STATE OF Texas COUNTY OF Travis

ON January 13, 2000, before me, SABRINA CHAVEZ, a Notary Public in and for the County of Travis County, State of Texas, personally appeared G.L. BARNETT, ASST. VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

SABRINA CHAVEZ

Notary Expires: 07/21/2003



(This area for notarial seal) Empire Funding Corp., 9737 Great Hills Tr., Austin TX 78759 SKC-20000113-0053 NVDOUGL DOUGLAS NV BAT: 10683/5084687 KXNVSBR1

REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2000 JAN 31 AM 9: 59

LINDA SLATER RECORDER

PAID & DEPUTY

0485357 BKO100PG4699