PARCEL#- 41-200-11

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Whereas, DAVID R. OBEAR AND HEIDRUN OBEAR, HUSBAND AND WIFE Trustor, and FIRST AMERICAN TITLE INSURANCE CO. Trustee, and RESIDENTIAL MONEY CENTERS, INC. Beneficiary, under that certain Deed of Trust dated, APRIL 9, 1998, and recorded APRIL 16, 1998 in Book 0498, Page 2907, Instrument Number: 0437418 Official Records of the DOUGLAS County, State of Nevada, and

WHEREAS, the undersigned Beneficiaries desire to substitute a new Trustee under the said Deed of Trust in place and stead of FIRST AMERICAN TITLE INSURANCE CO. the undersigned hereby substitutes themselves as Trustee under the said Deed of Trust and IMC Mortgage Company as the substituted Trustee does hereby reconvey, without warranty, to the person or persons legally entitled hereto, the Estate now held thereunder.

Date: APRIL 5, 2000

Vice President

IMC MORTGAGE COMPANY, A FLORIDA CORPORATION, AS SUCCESSOR BY MERGER TO INDUSTRY MØRTGAGE COMPANY, L.P.

Secretary

State of Florida, County of Hillsborough

On APRIL 5, 2000 before me, Margaret M. Martin, Notary Public, personally appeared JANET TIRADO and SUSAN M. BANKOWSKI personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and the by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument,

Witness my hand and official seal

Margaret M. Martin, Notary Public

MY COMMISSION EXPIRES:

OFFICIAL NOTARY SEAL MARGARET M MARTIN COMMISSION NUMBER MY COMMISSION EXPIRES MAR. 19,2001

RECORDING REQUESTED BY Citifinancial Mortgage Co. 5901 E FOWLER AVE TAMPA, FL 33617 AND WHEN RECORDED MAIL TO Citifinancial Mortgage Co. 5901 E FOWLER AVE TAMPA, FL 33617 ACCOUNT # - 1882547

REQUESTED BY tivarc IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 APR 24 AM 9: 34

LINDA SLATER RECORDER \$10 PAID K2 DEPUTY

0490397 BK 0400 PG 4060