SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

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STATE OF NEVADA	CMC Loan No. 862481	9
COTTUTE OF DOTTOT AC		
COUNTY OF DOUGLAS	Investor No. 500	

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 <u>JANUARY 16, 1998</u>, executed by <u>JENNIFER CHEZEM, AN UNMARRIED WOMAN</u>, as Grantor(s), to <u>T.D. SERVICE CO., A CA CORP.</u>, the original Trustee, for the benefit of <u>WESTERN SUNRISE AKA CROSSLAND MORTGAGE CORP.</u>, the original Beneficiary, which Deed of Trust was recorded in the Official Records of the above-mentioned County, State of Nevada, on <u>JANUARY 27, 1998</u>, as Instrument No. <u>0431313</u>, in Book <u>0198</u>, at Page <u>4105</u>.

REQUEST FOR FULL RECONVEYANCE

WESTERN SUNRISE AKA 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 June 29, 2000.

WESTERN SUNRISE AKA CROSSLAND

MORTGAGE CORP. (Beneficiary)

BY:

LYNN M. BURBIDGE VICE PRESIDENT

STATE OF UTAH

COUNTY OF SALT LAKE

On June 29, 2000, before me, the undersigned, a Notary Public in and for said County & State, personally appeared LYNN M. BURBIDGE, known to to be the VICE PRESIDENT SUNRISE WESTERN AKA CROSSLAND MORTGAGE CORP. that executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that Corporation executed the Instrument pursuant to its by-laws a resolution of its Board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL

NOTARY PUBLIC CHRISTOPHER B. SHORT 3902 South State S.L.C., UT 84107 COMMISSION EXPIRES JULY 15, 2001 STATE OF UTAH

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/JUN29.B/0088B

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

BY:

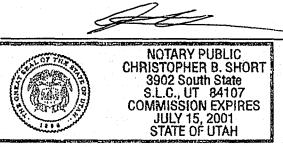
IANN M. BURBIDGE VICE PRESIDENT

STATE OF UTAH

COUNTY OF SALT LAKE

On June 29, 2000, 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 that such me Corporation executed the within Instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL



REQUESTED BY

Cross/and M+9 Corp

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2000 JUL 10 AM 9: 37

LINDA SLATER RECORDER

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