APM: 1220-04-112-043 000000654 AFTER RECORDING, RETURN TO: MR. AND MRS. Watley 3323 Coloma Deive. Carson City NV 89705

LOAN NUMBER:

0799096

NAME:

WATLEY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, LLOYD RAY WATLEY, JR. AND DIANE LORRAINE WATLEY, HUSBAND AND WIFE, was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY, the original Trustee, and COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS as Beneficiary, under that certain Deed of Trust dated MAY 23, 1995 and recorded in Book 0595, as Instrument Number 363250 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 STEWART TITLE OF DOUGLAS COUNTY, 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: September 1, 2000

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

> Kara K. MacEwan Vice President

By:

Mary Rehm

Assistant Vice President

STATE OF TEXAS

COUNTY OF TRAVIS

On September 1, 2000, before me, the undersigned, a Notary Public in and for said State, personally appeared Kari K. MacEwan and Mary Rehm, 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.

atherine of Curtis Signature of Notary

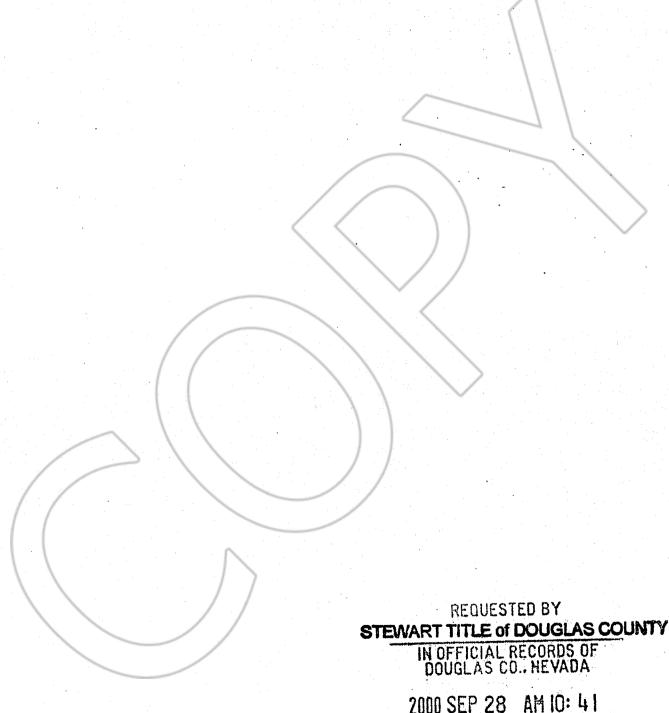
NVSTFR.TIM 2/97 cp September 1, 2000

0500323

CATHERINE L. CURTIS

Notary Public STATE OF TEXAS

My Comm. Exp. 06-15-2002



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LINDA SLATER RECORDER

PAID KT DEPUTY