

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Homemakers Finance Service
as the owner and holder of the Note secured by Deed of Trust dated August 20, 1975
made by Ralph D. Cook and Jacqueline Cook Trustor,
to First American Title Company Trustee,
for D & C Builders assigned to General Electric Credit Corporation Beneficiary,
Which Deed of Trust was recorded August 28, 1975, in Book 15, Document
No. 57118, Official Records of Lincoln County, Nevada
Hereby substitutes Homemakers Finance Service as Trustee
in lieu of the Trustee therein.

Homemakers Finance Service, hereby accepts said appointment
as Trustee under the above Deed of Trust, and as successor Trustee, and 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 PERSONALS LEGALLY ENTITLED
THERE TO, ALL the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF the owner and holder above named, and Homemakers Finance
Service as successor Trustee, has caused this instrument to be
executed, each in its respective interest.

Dated: May 5, 1987
(Owner)

Meritor Credit Corporation f/k/a
Homemakers Finance Service
(Successor Trustee)

BY: Lee D. Lieberg
Lee D. Lieberg Asst. Vice President

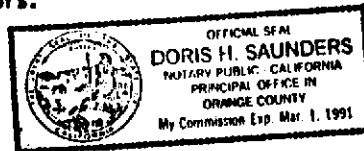
BY: Bobby D. Simms
Bobby D. Simms Attesting Secretary

STATE OF CALIFORNIA)
)SS.
COUNTY OF ORANGE)

On this 5th day of May, 1987, before me, the undersigned, a
Notary Public in and for said County and State, personally appeared
Lee D. Lieberg personally known to me (or proved to me on
the basis of satisfactory evidence) to be the Asst. Vice President,
and Bobby D. Simms personally known to me (or proved to me on the
basis of satisfactory evidence) to be the Attesting Secretary of the corporation
that executed the within instrument on behalf of the corporation therein named,
and acknowledged to me that such corporation executed the same, pursuant to its
by-laws, or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Doris H. Saunders
Notary Public



(This area for official seal)

WHEN RECORDED MAIL TO:

Jacqueline Cook
Box 278
Caliente, NV 89008

(Address correction request)

No. 87186
FILED AND RECORDED AT REQUEST OF
Meritor Credit Corp.
June 29, 1987
AT 1 MINUTES PAST 1 O'CLOCK
P. M. IN BOOK 75 OF OFFICIAL
RECORDS, PAGE 698 LINCOLN
COUNTY, NEVADA.

By Mara Conice Deputy
BOOK 75 PAGE 698 ind

FRANK C. HULSE
COUNTY RECORDER