

SML/Attn. Sherry Doza
P.O. Box 540817
Houston, Texas 77254-0817

Nevada
County of Lincoln

Loan #: 603706741
Index: 136205
Job #: 405_9858

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Truster:	LANNY C. SHELTON AND DAWN C. SHELTON
Beneficiary:	WESTGATE MORTGAGE CO.
Trustee:	FIRST AMERICAN TITLE COMPANY OF NEVADA
Original Loan Amount:	\$121,500.00
Property Address:	3 LEE DRIVE, PLOCHIE, NV 89043
Date of DOT:	8/13/98
Date Recorded:	8/25/98
Doc. / Inst. No:	111496
Book:	136
Page:	395

AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

Now, therefore, the undersigned hereby substitutes STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE COMPANY whose address is 3910 Kirby Drive, Suite 300, Houston, Tx 77098, as Trustee under said Deed of Trust.

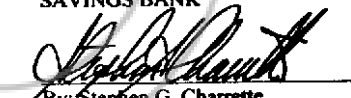
STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

In witness whereof the parties hereto have caused this instrument to be duly executed this 19th day of February 1999 A.D..

STEWART MORTGAGE INFORMATION CO., A
SUBSIDIARY OF STEWART TITLE COMPANY

STANDARD FEDERAL BANK, A FEDERAL
SAVINGS BANK


By: Barbara Kasza


By: Stephen G. Charrette
Title: Assistant Vice President



STATE OF TEXAS
COUNTY OF HARRIS

On this the 19th day of February 1999 A.D. , before me, a Notary Public, appeared Barbara Kasza to me personally known, who being by me duly sworn, did say that (s)he is the of STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE COMPANY , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Barbara Kasza acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Jean Bane

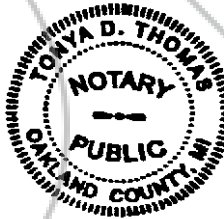


STATE OF Michigan
COUNTY OF Oakland

On this the 19th day of February 1999 A.D. , before me, a Notary Public, appeared Stephen G. Charrette to me personally known, who being by me duly sworn, did say that (s)he is the Assistant Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Stephen G. Charrette acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Tonya D. Thomas
Tonya D. Thomas
Notary Public, Oakland County, Michigan
My Commission Expires 7/5/2003



NO. 112523

FILED AND RECORDED AT REQUEST OF
STEWART MORTGAGE
MARCH 26, 1999
AT 35 MINUTES PAST 1 O'CLOCK
PM IN BOOK 140 OF OFFICIAL
RECORDS PAGE 589 LINCOLN
COUNTY, NEVADA

LESLIE BOUCHER
COUNTY RECORDER



DEPUTY
BOOK 140 PAGE 590