

Lincoln County

Recording Requested By:
FIRSTPLUS FINANCIAL, INC.

When Recorded Return To:

Firstplus Financial, Inc.
1600 Viceroy Drive
Dallas, TX 75235-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

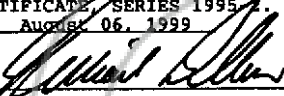
RELEASE #0000930073 'OLDHAM' Lender ID:952/ Lincoln, Nevada

FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING & SERVICING AGREEMENT DATED AS OF 6-1-95 REGARDING FIRSTPLUS FINANCIAL, INC., F/K/A REMODELERS HOME IMPROVEMENT LOAN ASSET-BACKED CERTIFICATE, SERIES 1995-2. is the Owner and Holder of the Note secured by the Deed of Trust dated 05/21/1995, made by DAVID E. OLDHAM, as Trustor, with NORTH AMERICAN BUILDERS as Trustee, for the benefit of NORTH AMERICAN BUILDERS as Beneficiary, which said Deed of Trust was recorded on 11/20/1997 in the Office of the County Recorder of LINCOLN State of Nevada, as Instrument No. 110148 Book 131, Page 452, wherein said Owner and Holder hereby substitutes FIRSTPLUS FINANCIAL, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 140 Main Street, Caliente, NV, 89008

IN WITNESS WHEREOF, FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING & SERVICING AGREEMENT DATED AS OF 6-1-95 REGARDING FIRSTPLUS FINANCIAL, INC., F/K/A REMODELERS HOME IMPROVEMENT LOAN ASSET-BACKED CERTIFICATE, SERIES 1995-2. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

FIRST TRUST OF CALIFORNIA, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING & SERVICING AGREEMENT DATED AS OF 6-1-95 REGARDING FIRSTPLUS FINANCIAL, INC., F/K/A REMODELERS HOME IMPROVEMENT LOAN ASSET-BACKED CERTIFICATE, SERIES 1995-2.
On August 06, 1999

By: 
MICHAEL DILLMANN, VICE PRESIDENT

FIRSTPLUS FINANCIAL, INC. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee 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 person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By Firstplus Financial, Inc. as Trustee
On August 06, 1999

By: 
MICHAEL DILLMANN

STATE OF Texas
COUNTY OF Dallas

ON 8-6-99, before me, Jamie Smock, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared MICHAEL DILLMANN, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.


JAMIE SMOCK
Notary Expires: 10/07/2002



(This area for notarial seal)

Lincoln County

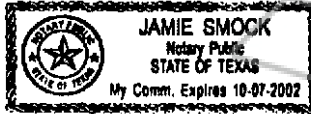
Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Texas
COUNTY OF Dallas

ON 8-6-99, before me, Jamie Smock, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by Michael Dillmann who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Jamie Smock
Notary Expires: 10-07-2002



(This area for notarial seal)

Firstplus Financial, Inc. 1600 Viceroy Drive, Dallas, TX 75235
LSH-1929606-0032 NVLINC0 LINCOLN NV BAT: 13770000030073 100W58R1

NO. **113340**

FILED AND RECORDED AT REQUEST OF
Firstplus Financial, Inc
Sept. 7, 1999
At 40 MINUTES PAST 04 O'CLOCK
PM IN BOOK 143 OF OFFICIAL
RECORDS PAGE 584 LINCOLN
COUNTY, NEVADA.

Leslie Boucher
COUNTY RECORDER
By Terese Lewis, Deputy

on **843** of **585**
Book 143 Page 585