

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

FEDERAL NATIONAL MORTGAGE ASSOCIATION, is the owner and holder of the Note secured by the Deed of Trust, dated MAY 4, 1971, made by GERALD V. KINKEL and BETTY J. KINKEL, as husband and wife, Trustor to BANKERS LAND INVESTMENT COMPANY, a corporation, as Trustee, for the benefit of BANKERS MORTGAGE COMPANY OF CALIFORNIA, as Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada on MAY 17, 1971, in Book 87, Page 66.

FEDERAL NATIONAL MORTGAGE ASSOCIATION, hereby substitutes COMWE, INC., an Oregon Corporation, as Trustee in lieu of the above-named Trustee under said Deed of Trust.

COMWE, 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.

IN WITNESS WHEREOF, (Owner) FEDERAL NATIONAL MORTGAGE ASSOCIATION, and COMWE, INC., have caused these presents to be executed by their duly authorized officers this 21st day of May, 1990.

FEDERAL NATIONAL MORTGAGE ASSOCIATION BY COMMONWEALTH MORTGAGE COMPANY OF AMERICA, L.P. acting by and through Commonwealth Mortgage Corporation of America, its sole general partner, as agent and attorney in fact

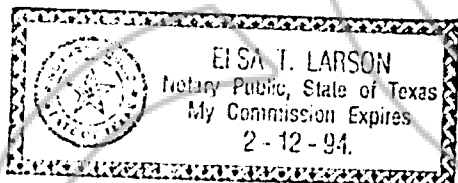
BY: Kathleen R. McLeod
Kathleen R. McLeod, Vice President

SEAL

State of Texas
County of Harris

On this 21st day of May in the year 1990, before me Elsa T. Larson, personally appeared Kathleen R. McLeod personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument as Vice President on behalf of the Corporation therein named and acknowledged to me that the corporation executed it.
WITNESS my hand and official seal.

Elsa T. Larson
Elsa T. Larson, Notary Public
My Commission Expires: February 12, 1994



COMWE, Inc.
(Trustee)

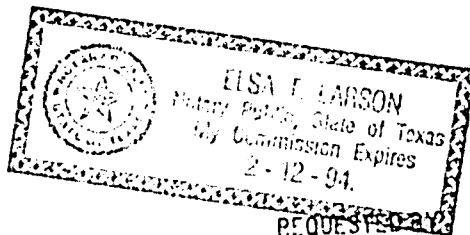
BY: Jenny Riegler
Jenny Riegler, Assistant Secretary

SEAL

State of Texas
County of Harris

On this 21st day of May in the year 1990, before me appeared Jenny Riegler personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument as Assistant Secretary on behalf of the Corporation therein named and acknowledged to me that the corporation executed it.
WITNESS my hand and official seal.

Elsa T. Larson
Elsa T. Larson, Notary Public
My Commission Expires: February 12, 1994



REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN DEPT. OF RECORDS & ADMINISTRATION
DOUGLAS CO NEVADA

1242/f/0023p3
CMC LUAN NO.: 101102

'90 JUN 19 P1:02

When recorded mail to:
G. V. KINKEL
B. J. KINKEL
P.O. BOX 53
MINDEN, NV 89423

DEPUTY CLERK BUREAU 228406
\$7.00 PAID KE DEPUTY
BOOK 690 PAGE 2542