

amfed's Po Box 10224 Reno NV 89507
SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE 15599

WHEREAS, VERNE H. HETZEL & ERIKA G. HETZEL, husband and wife
was the original Trustor,
Eagle Service Corporation was the original Trustee, and
Union Federal Savings and Loan Association
was the original Beneficiary under that certain deed of Trust dated May 13, 1975
and recorded on May 14, 1975, in book 575, page 541 of Official
Record of Douglas County, under Document No. 80204, and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and
stead of said original Trustee thereunder, in the manner in said Deed of Trust provided,

THEREFORE, the undersigned hereby substitutes AmFed Financial Inc.

as trustee under said deed of trust _____

NOW, THEREFORE, AmFed Financial Inc.
as substituted Trustee, do es hereby reconvey without warranty, to the person or persons legally entitled thereto,
the estate held by the trustee, declaring that the indebtedness secured by said deed of trust HAS BEEN FULLY PAID.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the
singular number includes the plural.

Dated January 11, 1991.

American Federal Savings Bank, Formerly known as AMFED Financial Inc.,
Union Federal Savings And Loan Association
Beneficiary

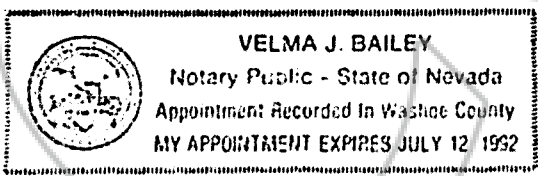
Vicky L. Doyle
Vicky L. Doyle, Sr. Assistant V.P. Beneficiary
FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada } SS.
COUNTY OF Washoe

On January 11, 1991 before me, the under
signed, a Notary Public in and for said State, personally appeared
Vicky L. Doyle, Sr. Assistant Vice President

_____, known to me
to be the person _____ whose name _____ subscribed to the within
instrument and acknowledged that does executed the same.
WITNESS my hand and official seal.

Signature Velma J. Bailey
Velma J. Bailey
Name (Typed or Printed)



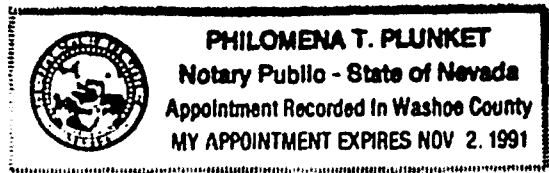
David P. Downs SEAL Trustee
David P. Downs, President Trustee

FOR INDIVIDUAL ACKNOWLEDGMENT
STATE OF Nevada } SS.
COUNTY OF Washoe

On January 15, 1991 before me, the under
signed, a Notary Public in and for said State, personally appeared
David P. Downs

_____, known to me
to be the person _____ whose name _____ subscribed to the within
instrument and acknowledged that he executed the same.
WITNESS my hand and official seal.

Signature Philomena T. Plunket
Philomena T. Plunket
Name (Typed or Printed)



(This area for official notarial seal)

Recon # 15599
Ln# 001-1136095

RECORDING REQUESTED BY
AMFED FINANCIAL INC., TO
DOUGLAS COUNTY RECORDER

REQUESTED BY
American Federal
IN GENERAL RECORDS OF
DOUGLAS COUNTY, NEVADA

AND WHEN RECORDED MAIL TO

Verne Hetzel
P. O. Box 2304
Stateline, Nevada 89449

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SUPERVISOR OF RECORDS
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BOOK 191 PAGE 2498
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