

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

THE UNDERSIGNED, VALLEY MORTGAGE COMPANY
 AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED
SEPTEMBER 4, 1986 MADE BY CHARLES M KAMINSKI AND BETTY L KAMINSKI
HUSBAND AND WIFE AS
JOINT TENANTS TRUSTOR, TO FIRST CENTENNIAL TITLE COMPANY
 TRUSTEE, FOR VALLEY MORTGAGE COMPANY
 BENEFICIARY, WHICH DEED OF TRUST WAS RECORDED
SEPTEMBER 12, 1986, IN BOOK 986, DOCUMENT NO. 140867,
 OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA
 HEREBY SUBSTITUTES VALLEY MORTGAGE COMPANY AS TRUSTEE IN LIEU OF THE
 TRUSTEE THEREIN.

VALLEY MORTGAGE COMPANY, 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 THERETO, ALL THE ESTATE
 NOW HELD BY IT UNDER SAID DEED OF TRUST.

IN WITNESS WHEREOF THE OWNER AND HOLDER ABOVE NAMED, AND VALLEY
 MORTGAGE COMPANY AS SUCCESSOR TRUSTEE, HAS CAUSED THIS INSTRUMENT TO
 BE EXECUTED, EACH IN ITS RESPECTIVE INTEREST.

DATED: 10-10-90

BY: Maria Martinez Riach
 Owner, Holder
 MARIA MARTINEZ-RIACH
 ASSISTANT VICE PRESIDENT
 STATE OF NEVADA)
 COUNTY OF CLARK) ss

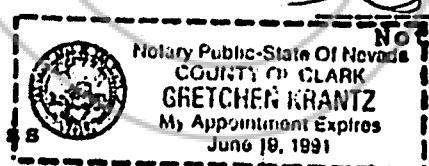
BY: Maria Martinez Riach
 Valley Mortgage Company
 MARIA MARTINEZ-RIACH
 ASSISTANT VICE PRESIDENT

On 10-10-90, before me, a Notary Public in and for said
 county and state, personally appeared MARIA MARTINEZ-RIACH
 known to me to be the person (s) who acknowledged that She
 executed the above instrument.

WITNESS my hand and official seal.

Gretchen Krantz
 Notary Public

STATE OF NEVADA)
 COUNTY OF CLARK) ss

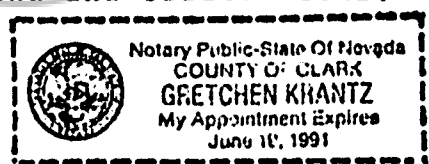


On 10-10-90, before me a Notary public in and for said
 County and State personally appeared MARIA MARTINEZ-RIACH known to
 be the ASSISTANT VICE PRESIDENT of VALLEY MORTGAGE COMPANY, a
 Nevada corporation, who executed the within instrument as successor
 Trustee, known and acknowledged that said corporation executed the
 within instrument pursuant to its bylaws or a resolution of its board
 of directors, as said Trustee.

WITNESS my hand and official seal.

Gretchen Krantz
 Notary Public

ESCROW NO.
 TRUSTEE NO
 LOAN NO.



WHEN RECORDED MAIL TO:
 CHARLES M KAMINSKI
 BETTY L KAMINSKI
 P O BOX 2153
 CARSON CITY, NV. 89702

REQUESTED BY
FIRST CENTENNIAL TITLE CO.
 IN OFFICIAL RECORDS OF
 DOUGLAS CO. NEVADA

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