

91 RECORDING REQUESTED BY
PACIFIC TITLE INC

AND WHEN RECORDED MAIL TO:
HEART FEDERAL SAVINGS AND LOAN
P.O. BOX 5108
AUBURN, CA 95604

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN # 7 97 6160
ESCROW # 1441
NAME SNYDER

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, IT IS THE DESIRE OF THE PRESENT BENEFICIARY TO SUBSTITUTE HEART FEDERAL SAVINGS AND LOAN ASSOCIATION IN PLACE AND STEAD OF STEWART TITLE OF DOUGLAS COUNTY AS TRUSTEE, UNDER DEED OF TRUST DATED APR 27 88, EXECUTED BY CHARLES K SNYDER AND SHIRLEY J SNYDER, RECORDED, MAY 18 88 IN BOOK 588 OF OFFICIAL RECORDS AT PAGE 2538, IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER.

NOW THEREFORE, HEART FEDERAL SAVINGS AND LOAN ASSOCIATION, BENEFICIARY, DOES HEREBY APPOINT HEART FEDERAL SAVINGS AND LOAN ASSOCIATION AS SUBSTITUTED TRUSTEE AND HEART FEDERAL SAVINGS AND LOAN ASSOCIATION, NOW SUCCEEDS TO ALL TITLE, ESTATE, RIGHTS, POWERS AND DUTIES FORMERLY HELD BY THE ABOVE NAMED TRUSTEE.

NOW WHEREAS THE INDEBTEDNESS SECURED TO BE PAID BY SAID DEED OF TRUST HAS BEEN FULLY PAID, NOW THEREFORE, HEART FEDERAL SAVINGS AND LOAN ASSOCIATION AS SUBSTITUTED TRUSTEE, DOES HEREBY GRANT, AND RECONVEY UNTO THE PARTIES ENTITLED THERETO, WITHOUT WARRANTY, ALL THE ESTATE AND INTEREST DERIVED TO SAID TRUSTEE, UNDER SAID DEED OF TRUST IN THE LANDS THEREIN DESCRIBED, SITUATED IN THE ABOVE NAMED COUNTY, STATE OF NEVADA, REFERENCE BEING HEREBY SPECIFICALLY MADE TO SAID DEED OF TRUST AND THE RECORD THEREOF FOR A PARTICULAR DESCRIPTION OF SAID LANDS.

IN WITNESS WHEREOF, THE UNDERSIGNED HAS CAUSED THESE PRESENTS TO BE EXECUTED THIS DATE, February 14, 1991.

HEART FEDERAL SAVINGS AND LOAN ASSOCIATION

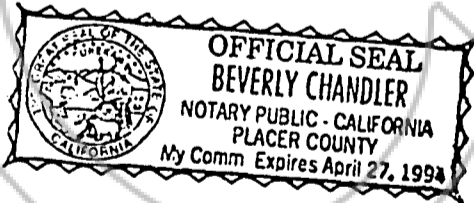
Hoang Thi Phan Vu
HOANG THI PHAN VU, OPERATIONS SUPERVISOR

CORPORATE ACKNOWLEDGEMENT

STATE OF CALIFORNIA, COUNTY OF PLACER

ON THIS DATE, February 14, 1991, BEFORE ME, BEVERLY CHANDLER, THE UNDERSIGNED NOTARY PUBLIC, PERSONALLY APPEARED HOANG THI PHAN VU, PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE THE PERSON WHO EXECUTED THE WITHIN INSTRUMENT AS OPERATIONS SUPERVISOR OR ON BEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT THE CORPORATION EXECUTED IT. WITNESS MY HAND AND OFFICIAL SEAL.

Beverly Chandler
NOTARY'S SIGNATURE



REQUESTED BY
Heart Federal
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY NEVADA

91 JUN 19 A9:57

SUZANNE BI ANDREAU
RECORDED 253137
\$7.00 PAID *ko* DEPUTY
BOOK 691 PAGE 2717