

RETURN TO:  
STERLING ESCROW  
6250 MT. VISTA #E  
HENDERSON., NV. 89014

THIS DOCUMENT IS RECORDED AS AN ACCOMODATION ONLY  
and without liability for the consideration therefor, or as to the validity  
or sufficiency of said instrument, or for the effect of such recording  
on the title of the property involved.

LOAN # 946290  
YOUR # 71073 KM

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

AMERICAN SAVINGS BANK, F.A. is the owner and holder of the Note secured by  
the Deed of Trust, dated NOVEMBER 4, 1980 made by HARRIETT E. KAY,  
AN UNMARRIED WOMAN as Grantor(s) to NORCO SERVICE COMPANY, A CALIF. CORP.  
as Trustee, for the benefit of STATE SAVINGS & LOAN ASSOCIATION as Benefi-  
ciary, which Deed of Trust was recorded in the Office of the County Recorder of  
DOUGLAS County, Nevada in Book 1180 INSTRUMENT # 51117 at page 1729  
on NOVEMBER 26, 1980.

AMERICAN SAVINGS BANK, F.A. hereby substitutes PACIFIC SOVEREIGN CORP.  
as Trustee in lieu of the above named Trustee under said Deed of Trust.

PACIFIC SOVEREIGN CORP. hereby accepts said appointment at Trustee under said Deed  
of Trust, 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 war-  
ranty to the person or persons legally entitled thereto all estate now held by it under  
said Deed of Trust.

IN WITNESS WHEREOF, (Owner) AMERICAN SAVINGS BANK, F.A. and PACIFIC  
SOVEREIGN CORP. has caused these presents to be executed by a duly and authorized  
officer, this 18th day of June, 1991

AMERICAN SAVINGS BANK, F.A.

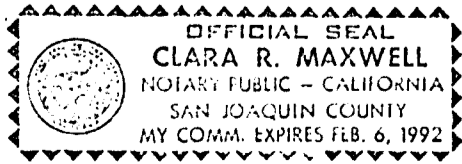
(Owner)

By SEAL George E. Knight  
(Corporation) GEORGE E. KNIGHT, VICE PRES.

Glynneth A. Jones, Assistant Secretary  
State of California)  
)SS  
County of SAN JOAQUIN)

On June 18, 1991 before me,  
the undersigned, a Notary Public in and  
for said County and State, personally ap-  
peared George E. Knight  
known to me to be the VICE PRESIDENT  
of the American Savings Bank, F.A.  
the corporation that executed the within  
Instrument, known to me\* to be the person  
who executed the within Instrument on be-  
half of the corporation therein named,  
and acknowledged to me that such corpora-  
tion executed the within instrument pur-  
suant to its by-laws or a resolution of  
its board of directors.  
\*or proved to me on the basis of satisfactory  
evidence  
WITNESS my hand and official seal.

Clara R Maxwell  
Notary Public in and for said County and  
State



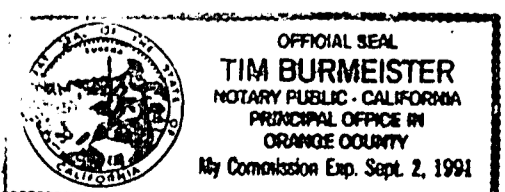
By SEAL Sue Giannone  
(Corporation) SUE GIANNONE

State of California \_\_\_\_\_ )  
)SS  
County of Orange \_\_\_\_\_ )

On MAY 17 1991 before me,  
the undersigned, a Notary Public in and  
for said County and State, personally ap-  
peared SUE GIANNONE  
known to me to be the VICE PRESIDENT of  
PACIFIC SOVEREIGN CORP. the corpora-  
tion that executed the within Instru-  
ment, known to me to be the person who executed  
the within Instrument on behalf of the  
corporation therein named, and acknowl-  
edged to me that such corporation executed  
the within instrument pursuant to its by-  
laws or a resolution of its board of dir-  
ectors.

WITNESS my hand and official seal.

Tim Burmeister  
Notary Public in and for said County and  
State TIM BURMEISTER



257031

COPY

REQUESTED BY  
**FIRST NEVADA TITLE CO.**

IN OFFICIAL RECORDS OF  
COUNTY OF NEVADA

'91 AUG -6 P12:39

SITABET B. ANDREAU 257031  
RECORDER

\$8.00 PAID *KA* DEPUTY

BOOK 891 PAGE 625