

WHEN RECORDED MAIL TO:
STERLING ESCROW
6250 MT. VISTA #E
HENDERSON., NV. 89014

THIS DOCUMENT IS RECORDED AS AN ACCOMODATION ONLY
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 # 946322
YOUR # 71065 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 JANAURY 6, 1981 made by EDWARD H.C. LAU & DOROTHY
W. LAU, HUSBAND & WIFE AS
TENANTS IN COMMON 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 181 INSTRUMENT # 53070, at page 1769
on JANUARY 30, 1981.

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

PACIFIC SOVEREIGN CORP. hereby accepts said appointment as 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, 19 91

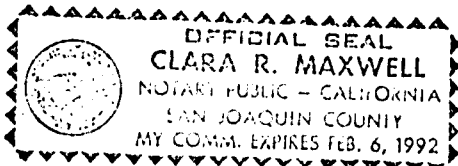
AMERICAN SAVINGS BANK, F.A.
(Owner)

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

Gwynne H. Jones
State of California)
County of SAN JOAQUIN)
)SS

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

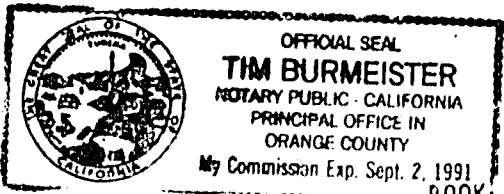


SEAL
By Sue Giannone
(Corporation) SUE GIANNONE

State of California _____)
County of Orange _____)
)SS

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 CORPORATION the corpor-
ation that executed the within Instrument,
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**



COPY

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

'91 AUG -6 P12:57

SUZANNE BERNDORF
RECORDED
\$ 8.00 FAIR KA DEPUTY

257048

BOOK **891** PAGE **655**