

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

JOSEPH F. ARROYO, a married man as his sole and separate property,
 are the owners and holders of the Note secured by the Deed of Trust dated
August 13, 1987, made by FRANK PETRASICH and LESLIE ANN PETRASICH,
 husband and wife, TRUSTORS, to FIRST NEVADA TITLE COMPANY, a Nevada
corporation, TRUSTEE, for the benefit of JOSEPH F. ARROYO, a
property
married man as his sole and separate, BENEFICIARY, which said Deed of
 Trust was recorded in the Office of the County Recorder of Douglas
, as Document Number 160651, hereby substitutes:
JOSEPH F. ARROYO, as Trustee in Lieu of
 the above name Trustee under said Deed of Trust.

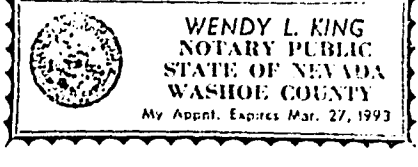
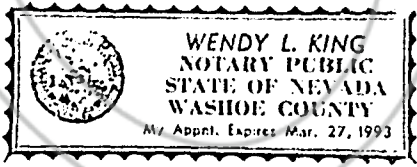
JOSEPH F. ARROYO hereby accepts said
 appointment as Trustee under said Deed of Trust, and, as successor
 Trustee, pursuant to the request of the owner and holder and in accordance
 with the provisions of the Deed of Trust, does hereby RECONVEY without
 warranty to the person or person legally entitled thereto, all estate
 now held by it under said Deed of Trust.

WITNESS my HAND this 23rd
 DAY OF August, 1991.
Joseph F. Arroyo
 BENEFICIARY JOSEPH F. ARROYO
 BENEFICIARY

WITNESS my HAND this 23rd
 DAY OF August, 1991.
Joseph F. Arroyo
 TRUSTEE JOSEPH F. ARROYO
 TRUSTEE

STATE OF Nevada)
) ss:
 COUNTY OF Washoe)
 On August 23, 1991 before me,
 the undersigned, a Notary Public
 in and for said County and State,
 personally appeared
Joseph F. Arroyo
 who acknowledged that he
 executed the above instrument.
Wendy L. King
 NOTARY PUBLIC

STATE OF Nevada)
) ss:
 COUNTY OF Washoe)
 On August 23, 1991 before me,
 the undersigned, a Notary Public
 in and for said County and State,
 personally appeared
Joseph F. Arroyo
 who acknowledged that he
 executed the above instrument.
Wendy L. King
 NOTARY PUBLIC



WHEN RECORDED MAIL TO:
 MR. and MRS. FRANK PETRASICH
 1357 Raeline Lane
 Minden, NV 89423

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

'91 AUG 26 P4:29

SUZANNE BENJUMI AU
 RECORDER
 \$ 7.00 PAID KJ DEPUTY
 BOOK 891 PAGE 4466
 258793