

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

Whereas, DAVID MARCHAND AND BARBARA MARCHAND-HUSBAND AND WIFE was the original TRUSTOR, and TICOR TITLE INSURANCE COMPANY was the original TRUSTEE, and NEVADA FEDERAL FINANCIAL CORPORATION, was the original BENEFICIARY, under that certain DEED OF TRUST dated MARCH 13TH, 1989, recorded MARCH 21ST, 1989, as in Instrument No. 198549, BOOK 389, PAGE 2718 of Official Records of DOUGLAS County, NEVADA; and

WHEREAS, the undersigned BENEFICIARY is the present BENEFICIARY under said DEED OF TRUST, and

WHEREAS, the undersigned desires to substitute a new TRUSTEE under the said DEED OF TRUST in place and stead of the present, duly appointed TRUSTEE.

NOW THEREFORE, the undersigned hereby substitutes EMPIRE OF AMERICA REALTY CREDIT CORP., AS TRUSTEE.

WHENEVER the contract hereof so requires, the masculine gender will include the feminine and/or neuter, and the singular number includes the plural.

EMPIRE OF AMERICA REALTY CREDIT CORP., hereby accepts the appointment as TRUSTEE under the above mentioned DEED OF TRUST, and as the successor TRUSTEE, and pursuant to the request of said BENEFICIARY and holder in accordance with the provisions of said DEED OF TRUST, does hereby RECONVEY WITHOUT WARRANTY, to the person or persons legally entitled thereof, all the estate now held by it under said DEED OF TRUST.

IN WITNESS WHEREOF the BENEFICIARY and holder above named, and the successor TRUSTEE have caused this instrument to be executed, each in its respective interest.

Dated: DECEMBER 19TH, 1991

SEAL

SEAL

SUCCESSOR TRUSTEE

BENEFICIARY

Tammy E. Yarnell

Dorothy Damrath

TAMMY E. YARNELL

DOROTHY DAMRATH

VICE PRESIDENT

VICE PRESIDENT

EMPIRE OF AMERICA REALTY CREDIT CORP.

EMPIRE OF AMERICA REALTY CREDIT CORP.

STATE OF NEW YORK
COUNTY OF ERIE

On this the 19TH day of DECEMBER, 1991, before me, the undersigned, a Notary Public in and for said State and County, personally appeared a one TAMMY E. YARNELL, known to me to be the VICE PRESIDENT, and DOROTHY DAMRATH, known to me to be the VICE PRESIDENT, proved to me on the basis of satisfactory evidence to be the persons whose names subscribed to the within instrument, and acknowledged that they executed it.

Witness my hand and Official Seal.

Margaret A. Lawson

MARGARET A. LAWSON
Notary Public, State of New York
Qualified in Erie County
My Commission Expires July 11, 1992

SEAL

RE: LOAN #366878-7
1428 PATRICIA DRIVE
GARDNERVILLE, NEVADA 89410

Record at the request of:

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

Record and Return to:
WESTERN TITLE COMPANY, INC.
1626 HWY. 395, P.O. BOX 385
JANET HARDY/M50881CH
MINDEN, NEVADA 89423

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