

SUBSTITUTION OF TRUSTEE & FULL RECONVEYANCE

WHEREAS, MEL ESSARY AND DARIA ESSARY, HIS WIFE
was the original TRUSTOR(S), FIRST AMERICAN TITLE COMPANY OF NEVADA
the original TRUSTEE, and SECURITY PACIFIC FINANCIAL SERVICES INC.
the BENEFICIARY, under that certain DEED OF TRUST dated AUGUST 29, 1989
and recorded on NOVEMBER 13, 1989 as Inst. # 214555
in Book 1189 Page 1576 ~~XXXXXXXXXXXXXXX~~

~~XX~~
~~XXXXXXXXXXXXXXXXXXXX~~ of Official Records of the County
of DOUGLAS STATE OF NEVADA, and

WHEREAS, the undersigned Beneficiary desires to substitute
a new Trustee under said Deed of Trust in the place and stead of
FIRST AMERICAN TITLE COMPANY OF NEVADA (TRUSTEE);

NOW, THEREFORE, the undersigned hereby substitutes itself
as Trustee under said Deed of Trust and does hereby reconvey,
without warranty, to the person or persons legally entitled thereto,
the estate now held by him/her thereunder.

DESCRIBING LAND THEREIN AS FOLLOWS:
LOT 650, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO.
7, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY
STATE OF NEVADA, ON MARCH 27, 1974, AS DOCUMENT NO. 72456.

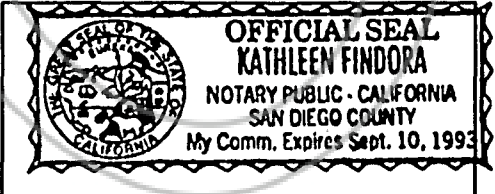
SEAL

Dated: SECURITY PACIFIC FINANCIAL SERVICES INC.
MARCH 27, 1992

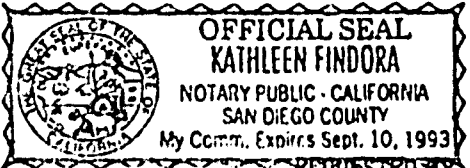
ALAN L. ATLAS, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF SAN DIEGO)

On MARCH 27, 1992 before me, the undersigned
Notary Public in and for said county and state, personally appeared
ALAN L. ATLAS, known to me to be the Assistant Secretary of the
corporation that executed the within SUBSTITUTION OF TRUSTEE & FULL
RECONVEYANCE on behalf of the corporation that executed the within
SUBSTITUTION OF TRUSTEE & FULL RECONVEYANCE pursuant to its By-laws
or a resolution of its Board of Directors.


Notary Public

Recording requested by:
Security Pacific Housing Services
10680 Trenea St., #400
San Diego, CA 92131



REQUESTED BY
Security Pacific Housing

IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

When recorded return to:
MEL ESSARY
685 BOWLES LANE
GARDNERVILLE, NV 89410 ✓

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SUZANNE BLANDIN
RECORDER
\$ 7.00 PAID *Ka* DEPUTY 274656

BOOK 492 PAGE 031