Recording requested by:

PACIFIC TITLE, INC
#1660

When recorded mail to:

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

WHEREAS the undersigned SEARS CONSUMER FINANCIAL CORPORATION, are the beneficiaries and CHARLES RICHARDSON & LYNNETTE RICHARDSON, are the trustors under that certain Deed of Trust dated DECEMBER 18, 1991 and recorded JANUARY 6, 1992 in Book 192 Page 472, ~~Instrument~~ DOCUMENT No. 268455 Official Records of DOUGLAS County, State of ~~CALIF~~ NEVADA ~~COUNTY~~ and

WHEREAS said Deed of Trust designated LAWYERS TITLE as the Trustee, and

WHEREAS, the undersigned desire to substitute a new trustee under said Deed of Trust in the place and stead of LAWYERS TITLE.

NOW, THEREFORE, the undersigned hereby substitute SEARS CONSUMER FINANCIAL CORPORATION whose address is P.O. BOX 19796, IRVINE, CA 92713-9796 as Trustee under said Deed of Trust and said substituted Trustee does hereby remise, release and reconvey, without warranty unto the person or persons legally entitled thereto, all the estate in the premises described in said Deed of Trust, reference being hereby made to said Deed of Trust and the record thereof for a particular description of said premises.

SEARS CONSUMER FINANCIAL CORPORATION

Dated MAY 8, 1992

By: [signature]
RONALD T. PHILLIPS, OPERATIONS MANAGER

By: [signature]
KAREN A. ADAMS, UNIT MANAGER

ESTHER L KATHERMAN
COMM #952800
Notary Public California
ORANGE COUNTY
My comm. expires JAN 15, 1993

STATE OF CALIFORNIA
COUNTY OF ORANGE } ss.

On May 8, 1992 before me, the undersigned, a Notary Public in and for said State, personally appeared RONALD T. PHILLIPS and KAREN A. ADAMS, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as OPERATIONS MANAGER and UNIT MANAGER on behalf of SEARS CONSUMER FINANCIAL CORPORATION the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

Signature [signature]

REQUESTED BY
PACIFIC TITLE, INC.
IN [illegible] OF
[illegible]

'92 MAY 26 A10:45

$7.00 [illegible] DEPUTY

279377

BOOK 592 PAGE 4200