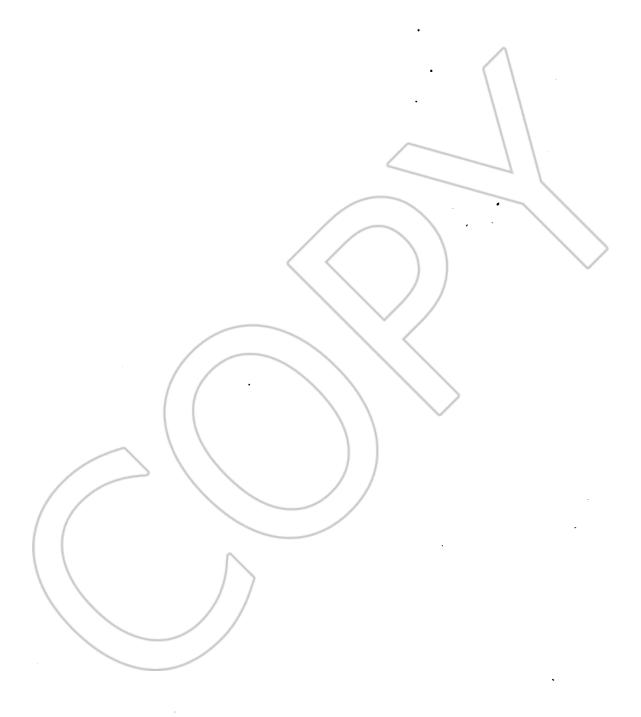
WHEN RECORDED, MAIL TO: JAMES D. KARNES C/O FIRST CENTENNIAL TITLE CO.

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS: ITT CONSUMER FINANCIAL COR Owners and Holders of the Note secure June 6, 1985 , made by	PORATION are the ed by the Deed of Trust, both dated JAMES D. KARNES, an unmarried
man,	, TRUSTORS, to
CHICAGO TITLE AGENCY OF LAS VEGAS,	INC., TRUSTEE, for
the benefit of ITT CONSUMER FINANCIA	AL CORPORATION
•	
BENEFICIARY, which said Deed of Trust County Recorder of <u>Douglas</u> Book <u>685</u> , at Page <u>475</u> , as Doo SUBSTITUTES <u>ITT CONSUMER FINANCIA</u>	cument No. 118321, hereby
as TRUSTEE, under said Deed of Trust	
hereby ACCEPTS the appointment as and as SUCCESSOR TRUSTEE, pursuant Holders, and in accordance with the page the hereby RECONVEY, without warrangentitled thereto, all of the estate between the state of the estate of the state	to the Request of said Owners and provisions of said Deed of Trust, ty to the person or persons legally held by it under said Deed of Trust.
IN WITNESS THEREOF	IN WITNESS THEREOF
ITT CONSUMER FINANCIAL CORPORATION	ITT CONSUMER FINANCIAL CORPORATION
HAVE CAUSED THESE PRESENTS TO BE EXECUTED BY THEM, THIS DAY OF 19 92	HAVE CAUSED THESE PRESENTS TO BE EXECUTED BY THEM, THIS 10 DAY OF 19 0
Beneficiary KEVIN SMITH	Trustee KEVIN SMITH
Beneficiary ************************************	Trustee ************
STATE OF NEVADA	STATE OF NEVADA)
COUNTY OF WASHOE) SS	COUNTY OF WASHOE) SS
ON JUNE 16 1992 BEFORE ME the undersigned, a Notary Public in and for said County and State personally appeared	ON <u>JUNE 16 1992</u> BEFORE ME the undersigned, a Notary Public in and for said County and State personally appeared
KEVIN.;SMITH	KEVIN SMITH
who acknowledged that he executed the above instrument.	who acknowledged that he executed the above instrument.
Jeace whited	Notary Public
Notary Public	Notary Public
TRACY WHITED Notary Public - State of Novada Appointment Recorded in Washoe County MY APPOINTMENT EXPIRES AUG. 7, 1994	Recording Area TRACY WHITED Notary Public - State of Novada Appointment Recorded in Washee County MY APPOINTMENT EXPIRES AUG. 7, 1994

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FIRST CENTENNIAL TITLE CO.

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