SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

Whereas, DJAMCHID JIM BAYAT, AN UNMARRIED MAN was the original TRUSTOR, and WESTERN TITLE COMPANY was the original TRUSTEE, and EMPIRE OF AMERICA REALTY CREDIT CORP., A MICHIGAN CORPORATION was the original BENEFICIARY, under that certain DEED OF TRUST dated NOVEMBER 1ST, 1989, recorded NOVEMBER 9TH, 1989, as in Instrument No. 214539, Book 1189, Page 1539 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 MAR OF AMERICA interest.

CHARLE OF AMERICA

Dated: JUNE 8TH, 1992

STEVE PATTERSON trz ***** VICE PRESIDENT

EMPIRE OF AMERICA REALTY CREETS CORPUN

<u>Béneficiary</u>

DOROTHY DAMRATH

VYĆE PRESIDENT

EMPIRE OF AMERICA REALTY CREDIT CORP

STATE OF NEW YORK COUNTY OF ERIE

On this the <u>8TH</u> day of <u>JUNE</u>, 1992, before me, the undersigned, a Notary Public in and for said State and County, personally appeared a one <u>STEVE PATTERSON</u>, known to me to be the <u>VICE PRESIDENT</u>, and <u>DOROTHY DAMRATH</u>, known to me to be the <u>VICE PRESIDENT</u>, 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.

LOAN #393576-4 RE:

1315 SANDEN LN

MINDEN, NV 89423

SEAL

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MARGARET A. LAWSON Notary Public, State of New York Qualified in Erie County My Commission Expires July 11, 19 Z

Record at the request of:

REQUESTED BY IN CHARL PECORDS OF DOUGLE, ALL I BE MINADA

WESTERN TITLE COMPANY, INC. Record and Return to:

WESTERN TITLE COMPANY, INC. ESCROW NO. M51363CH 1626 HWY. 385

92 JUL-6 A11:29

MINDEN, NEVADA 89423

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