SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEN RECORDED MAIL TO:

Garvin D. O'Neal 3646 Silverada Carson City, NV 89701

First Interstate Bank of Nevada, N.A., is the Owner and Holder of the note and Deed of Trust dated March 31, 1989 executed by Garvin D. O'Neal, as Trustors, to Stewart Title Co., as Trustee, for the benefit of First Interstate Bank of Nevada, N.A., as Beneficiary, which note and Deed of Trust was recorded in the Office of the County Recorder of Douglas County, Nevada, as Document No. 199797, Book 489, Page(s) 729-731, on April 7, 1989.

NOW, THEREFORE, the undersigned present Beneficiary hereby substitutes First Interstate Bank of Nevada, N.A., as Trustee in lieu of the above named trustee under said Note and Deed of Trust, First Interstate Bank of Nevada, N.A. hereby accepts appointment as Trustee under said Note and Deed of Trust; and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Note and Deed of Trust does hereby reconvey unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Note and Deed of Trust.

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SUBSTITUTION OF TRUSTEE RECONVEYANCE
By: Shun Baul By: Shum Sauls
Sharon E. Paulsen, Banking Officer Sharon E. Paulsen, Banking Officer
First Interstate Bank, N.A., Loan Service Center First Interstate Bank, N.A., Loan Service Center
STATE OF ARIZONA)) SS COUNTY OF MARICOPA)
On 10/09/92 personally appeared
before me, a Notary Public,
Sharon E. Paulsen, who acknowledged
that they executed the above instrument.

Seal:

OFFICIAL SEAL
LUANN WILLIAMS
INTARY PUBLIC - STATE OF ARIZONA
MARICOPA COUNTY
Aly Commission Expires June 23, 1996

Notary Public

SPSUBREC.DOC

812-745-0050088-8001

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