

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

The undersigned HAMILTON FINANCIAL CORPORATION, A CALIFORNIA CORPORATION
Beneficiaries, in and under the provisions of that certain Deed of Trust executed by
RICHARD W. ERNST AND SHARLINE D. ERNST, HUSBAND AND WIFE Trustors

to TICOR TITLE INSURANCE COMPANY
as Trustee for COMMERCE SAVINGS BANK A CALIFORNIA CORPORATION
Beneficiaries, date DECEMBER 14 19 89, and recorded DECEMBER 26 19 89
in the Office of the Recorder of DOUGLAS County, State of NEVADA instrument
217089 Book # 1289, Page 2778, of Official Records, do(es) in accordance with the
provisions of said Deed of Trust, hereby give notice of the Substitution of Appointment
of Hamilton Financial Corporation, a California Corporation.
in place and instead of TICOR TITLE INSURANCE COMPANY
the Trustee above named, and do(es) hereby vest in said substituted Trustee, all the rights,
title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee
therein named.

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been
fully paid and/or satisfied.

NOW THEREFORE, HAMILTON FINANCIAL CORPORATION, A CALIFORNIA CORPORATION
as substituted, Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto
without warranty, all the estate and interest derived to the said Trustee under said Deed
of Trust in the lands therein described, situated in the County of DOUGLAS, State
of NEVADA Reference being hereby made specifically to said Deed of Trust and the record
thereof for a particular description of said lands.

Dated: OCT 15 1992

Steve Barnett
Substituted Trustee
Hamilton Financial Corporation
Steve Barnett, Senior Vice President

Mayra E. Mizrahi
Beneficiary
Hamilton Financial Corporation
MAYRA E. MIZRACHI, VICE PRESIDENT

STATE OF CALIFORNIA

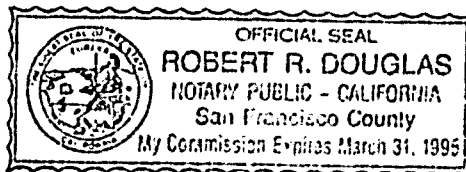
} SS.

COUNTY OF SAN FRANCISCO

On OCT 15 1992 before me, the undersigned, a Notary Public in and for said State, personally
appeared STEVE BARNETT, personally known to me (or proved to me on the basis
of satisfactory evidence) to be the SENIOR VICE President, and MAYRA E. MIZRACHI
known to me to be VICE President of the corporation that executed the within
instrument on behalf of 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 *Robert R. Douglas*
ROBERT R. DOUGLAS
Name (Typed or Printed)



RECORDING REQUESTED BY:

WHEN RECORDED, RETURN TO:
RICHARD ERNST
644 FRONTAGE ROAD
GARDNERVILLE, NV 89410

REQUESTED BY
Hamilton Financial
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

92 NOV -6 AIO :58

SUZANNE DEAUDREAU
RECORDER 292549
7⁰⁹ PAID K2 DEPUTY
THIS SPACE FOR RECORDERS USE