DOUGLAS CURTIS 594 LISA LANE GARDNERVILLE, NV 89410 Escrow No. M53715CH

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation

named as Trustee under that certain Deed of Trust executed by DOUGLAS WALTER CURTIS, a single man and APRIL ANN ALLEN, a single woman

Trustor(s), dated April 9, 1990 , recorded on April 17, 1990 , in Book 490 , Page 2316 , as Document No. 224110 , of Official Records of DOUGLAS , County, Nevada; and, SAID MORTGAGE ASSIGNED TO THE RAMAPO BANK APRIL 17, 1990. RECORDED APRIL 26, 1991 AS DOCUMENT #249369, BOOK 491 PAGE 3940.

WHEREAS, the undersigned is presently the Beneficiary thereunder and desires to appoint a new Trustee;

NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and stead of STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation

WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been fully paid.

NOW THEREFORE, the undersigned as Substituted Trustee, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all interest of the Trustee under said Deed of Trust, in the lands therein described.

DATED February 25, 1993

STATE OF NEW JERSEY

County of PASSAIC

)SS.)WAYNE,

On FEBRUARY 25, 1993,

before me, a notary public,

personally appeared TRENE ZARVOS &

B. LARS SWANSON

personally known or proved to me to be the person(s) whose

Notaty' Public

CARMEN VAZQUEZ

Notary Public of New Jersen CARPELLO & ALLING
Cary Commission Expires Dec. 13, 1997 ARSON CITY OFFICE

VALLEY BANK CENTER

600 WILLIAM STREET, SUITE 301

CARSON CITY, NEVADA 89701-4502

TELEPHONE (702) 882-4577

stdfr

SIGNATURE OF BENEFICIARY/TRUSTEE

THE RAMAPO BANK

ARENE ZARVOS ASSISTANT VICE PRESIDENT

2. Jan William

B. LARS SWANSON, ASSISTANT SECRETARY

WESTERN THLE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

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SUZANNE BEAUDREAU RECORDER

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BOOK 393 PAGE 2091