8	11	95	8	1	COBLER

BUBSTITUTION OF TRUSTER AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the note secured by said Deed. of Trust may appoint a successor trustee to any Trustee thereunder appointed; AND WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied; NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute itself as successor Trustee, and astrustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein.

Trustor: Steven M. Cobler and Rhonda Jo Cobler, husband and wife

Trustee: Lawyer Title of Northern Nevada, Inc.
Beneficiary: Old Stone Mortgage Corporation

Date of Deed: 11/10/86 Date Recorded: 11/21/86
in Book: 1186 Page: 2175 as Inst. 145467
in the records of Douglas County, Nevada
and more particularly described on said Deed of Trust
referred to herein.

IN WITHESS WHEREOF, the undersigned has caused these presents to be executed on April 14, 1993

Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank pursuant to Power of Attorney recorded on 11/23/92 in book 1192, at page 4115, instr.#293819.

BY. Kevin Yaukey Attorney-In-Fact

State of Haryland) County of Frederick) ss

On April 14, 1993 , before me, the undersigned, a Notary Public in said State, personally appeared Kevin Yaukev , personally known to me (or proven to me on the basis of satisfactory evidence) to be the person who executed the within instrument as Attorney-In-Yact on behalf of Resolution Trust Corporation, as Receiver for Standard Federal Savings Bank and acknowledged to me, that she/he, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

Kimba Hoffman Notary Public

WHEN RECORDED HAIL TO:
STANDARD FEDERAL BAVINGS ASSOCIATION
P.O. BOX 9481, DEPT. 41020
GAITHERSBURG, HD 20898-9481

My Commission Expires2/18/95

PREPARED BY

Philip McAleavy

305396

