

Order No.
Escrow No.
Loan No.

When Recorded Mail to:

Walker
Box 2128
Palo Verde Co
90274

Space above this line for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Whereas Richard A. Walker and Jo Lee Walker, as Trustor(s), did on the 25th day of March, 1992, execute a Deed of Trust wherein they are called Trustor; First Nevada Title Company, is therein called Trustee, and Comstock Bank, is therein called Beneficiary, which Deed of Trust was recorded March 31, 1992 as Document No. 274606 in Book 392, page 5604, of Official Records in the Office of the County Recorder of Douglas County, Nevada, to which recordation particular reference is hereby made:

Said Beneficiary Marine Midland Bank, N.A. has elected to appoint and substitute Marine Midland Bank, N.A. as Trustee under said Deed of Trust, in the place and stead of First Nevada Title Company the original Trustee, thereby revoking the power of said original Trustee, and termination any interest THEY may have in said real property.

Marine Midland Bank, N.A. hereby accept said appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust does hereby RECONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO ALL ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

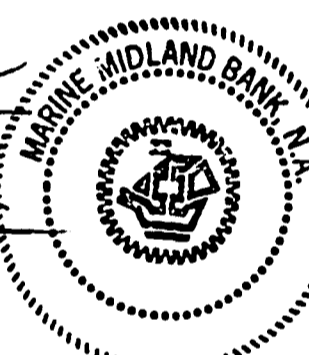
IN WITNESS WHEREOF, the owner and holder above named and above named Successor Trustee, as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

BENEFICIARY
Marine Midland Bank, N.A.

By Kathleen M. Mueller
3600
Kathleen M. Mueller, Vice President 3600
By Kelly Seneca
Kelly Seneca, Asst. Secretary

SUCCESSOR TRUSTEE
Marine Midland Bank, N.A.

By Kathleen M. Mueller
Kathleen M. Mueller, Vice President
By Kelly Seneca
Kelly Seneca, Asst. Secretary



State of New York
County of Erie

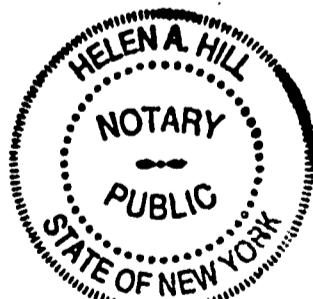
HELEN A. HILL

On March 6, 1993, before me, HELEN A. HILL, personally appeared Kathleen M. Mueller, Vice President 3600, and Kelly Seneca, Asst. Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that h/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Helen A. Hill
Notary Public

HELEN A. HILL No. 4996768
Notary Public, State of New York, Niagara County
Qualified in Erie County
My Commission Expires May 28, 19 94



This instrument was prepared by Renee M. Thompson, Marine Midland Mortgage Corporation, One Marine Midland Center, 12th Floor, Buffalo, New York 14203. Mortgage No. 9176937.

REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'93 MAY -7 10:09

SUZANNE BEAUDREAU
RECORDER

\$ 7.00 PAID BH DEPUTY

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