

When Recorded Mail to: CULPEPPER JOHN H CULPEPPER CAROL L P 0 BOX 898

MINDEN

NV

89423

Loan Number: 0009411712

PF: 05-21-93

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, VALLEY MORTGAGE COMPANY

as the owner and holder of the Note secured by Deed of Trust dated OB-21-91, made by: JOHN M. CULPEPPER AND CAROL L. CULPEPPER, HIS WIFE, AS JOINT Trustor(s) to **TENANTS**

STEWART TITLE OF NORTHERN NEVADA

Trustee, for

VALLEY MORTGAGE COMPANY, INC.

Beneficiary, which Deed of Trust was recorded 08-27-91, as Instrument No. 258838 , in Book 871 Book 871 NEVADA Flage 45 Vdarah (KKXXXXKKKX) vtruco Page 4563 Official Records of DOUGLAS substitutes EQUITABLE DEED COMPANY, a California Corporation, as Trustee in lieu of the Trustee therein.

EQUITABLE DEED COMPANY, a California Corporation, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and 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 the estate now held by it under said Deed of Trust.

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

Dated: 05/28/93

VALLEY MORTGAGE COMPANY

EQUITABLE DEED COMPANY AS SUCCESSOR BY MERGER TO CONTINENTAL AUXILIARY COMPANY, A CALIFORNIA CORPORATION

....its agants E. Derstepanian A.V.P.

DERSTEPANIAN,

ASST. VICE PRESIDENT

STATE OF CALIFORNIA,

COUNTY OF DRANGE

On 05/28/93, before me, NHAN TRAN , a Notary Public, in and for Orange County, personally appeared E. Derstepanian, Asst. Vice Pres., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is/are subscribed to the within instrument and acknowledged to me that he/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.

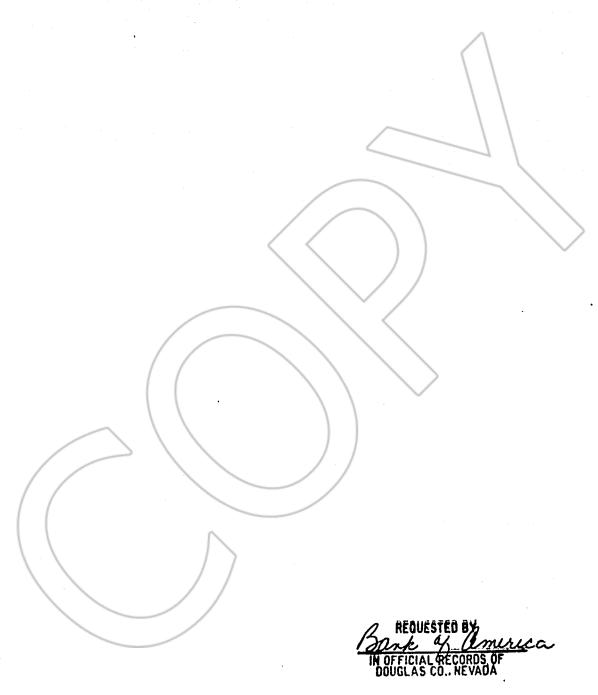
official seal WITNESS my hand and

Notary Public in and for said County and State.

RA

NHAN TRAN COMM. #874487

NOTARY PUBLIC - CALIFORNIAS ORANGE COUNTY My Comm. Expires May 2, 1994



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SUZANNE BEAUDREAU
RECORDER

SON PAIL Bh DEPUTY