WHEN RECORDED RETURN TO:

James & Carin O'Reilly 1510 Hussman Blvd. Gardenerville, NV 89410

ACCOUNT # 17-23002178

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Whereas, First Financial Bank is/are the present owner(s) of a PROMISSORY NOTE dated August 2, 1974, executed by James M. O'Reilly and Carin R. O'Reilly, secured DEED OF TRUST executed by the maker of said note wherein Mortgage Finance Corporation, TRUSTEE, recorded in the Records of: Douglas County, Nevada recorded on August 7, 1974 and WHEREAS the undersigned as the present beneficiary of the DEED OF TRUST desire to change the TRUSTEE therein, and WHEREAS the undersigned further desire to have the property hereinafter mentioned Released by reason of the payment of the indebtedness secured by said DEED OF TRUST:

NOW THEREFORE, the undersigned does hereby appoint the undersigned as TRUSTEE under the terms of said DEED OF TRUST in place of the original TRUSTEE above mentioned, with the power to perform the trusts therein imposed, and in consideration of the payment of said indebtedness, receipt of which is acknowledged, DOES HEREBY RECONVEY to the person(s) legally entitled thereto, but without warranty, all of the property covered by said DEED OF TRUST now held by said TRUSTEE under the terms of said DEED OF TRUST.

LEGAL DESCRIPTION as described on said DEED OF TRUST.

Signed on October 11, 1993

BENEFICIARY & SUBSTATUTED TRUSTEE:

FIRST FINANCIAL BANK, FSB

BY: Karan Serchen

Assistant Vice President

Loan Administration

BY: Sandra J. Haumschild

Supervisor

Contract Servicing

STATE OF WISCONSIN)

) SS

PORTAGE COUNTY

On October 11, 1993 before me, Theresa A. Intribus, personally appeared Karan Serchen, Assistant Vice President, Loan Administration, and Sandra J. Haumschild, Supervisor, Contract Servicing, of First Financial Bank, FSB, 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 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) actêd, executed the instrument.

WITNESS my hand and official seal.

THIS INSTRUMENT WAS DRAFTED BY

Cindy Kickland

FIRST FINANCIAL BANK, FSB

BY: Theresa A. Intribus

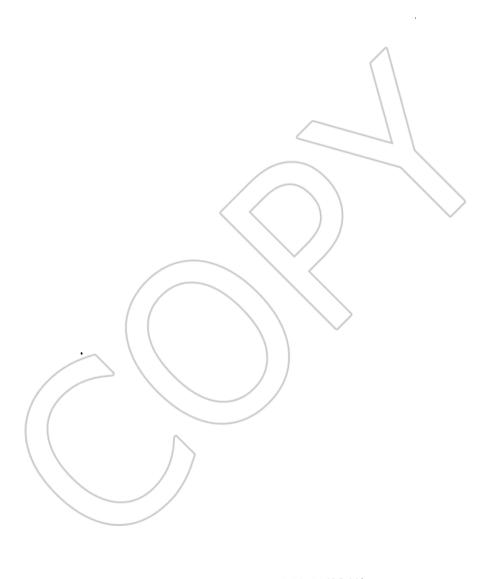
Notary Public, State of Wisconsin My commission expires 05-28-95

(SEAL)

This Instrument Was Drafted By: First Financial Bank, FSB. 1305 Main Street Stevens Point, WI 54481

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SUZANNE DE ALIDREAU RECORDEN \$11-PAID DEPU

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