

C11503GLB / M56199T00
WHEN RECORDED MAIL TO:

Virgie L Scott
Elsie M Scott
Po Box 545
Gardnerville NV 89410

Loan no. 422358-2

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS FAMILY FINANCIAL SERVICES, INC.,
is the present trustee of Record under that certain Deed of Trust
executed on January 07, 1987 by
TIMOTHY E. HARRIS AND WILMA J. HARRIS
as Trustor(s), to FAMILY FINANCIAL SERVICES, INC.
as Trustee and CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION
as Beneficiary, recorded on January 13, 1987, as Document/Instrument no. 148301
in Book/Reel No. 187 at Page 966 of the Official Records in the
Office of the County Recorder of DOUGLAS County, Nevada.

AND WHEREAS, The undersigned Cenlar Federal Savings Bank is the present
holder of the beneficial interest under said Deed of Trust by assignment
recorded as Document/Instrument No. 183766 in Book/Reel No. 888
at Page 1080, and hereby appoints itself as Trustee in place or stead
of said FAMILY FINANCIAL SERVICES, INC. under said Deed of Trust;

AND WHEREAS, the indebtedness secured by said Deed of Trust has been
fully paid and satisfied;

NOW THEREFORE, Cenlar Federal Savings Bank, as Substituted Trustee
under said Deed of Trust, does hereby reconvey to the parties entitled
thereto all right, title and interest which was heretofore acquired under
said Deed of Trust.

DATED December 21, 1993.

CENLAR FEDERAL SAVINGS BANK

ATTEST:

Laraine Koepke
LARAINE KOEPKE, SECOND VICE PRESIDENT

Jeffery K. Hillman
JEFFERY K. HILLMAN, ASSISTANT SECRETARY

STATE OF NEW JERSEY :
COUNTY OF MERCER :

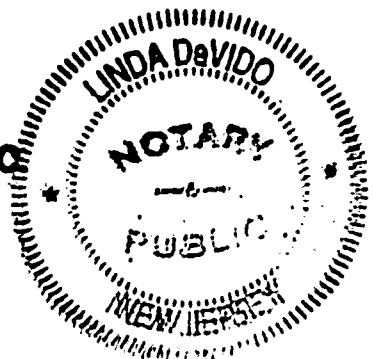
On this day December 21, 1993, before me, a Notary Public of the State of
New Jersey, personally appeared Laraine Koepke and Jeffery K. Hillman
personally known to me to be the persons who executed the within
instrument as Second Vice President and Assistant Secretary of the
corporation that executed the within instrument pursuant to its by-laws
or a resolution of its board of directors.

Linda Davido
Notary Public

LINDA DAVIDO
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires June 23, 1994

SA227 004 LMD

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA



94 JAN 13 M1:38

SUZANNE BEAUDREAU
RECORDER
\$10.00 PAID K2 DEPUTY

327531

BK0194PG2460