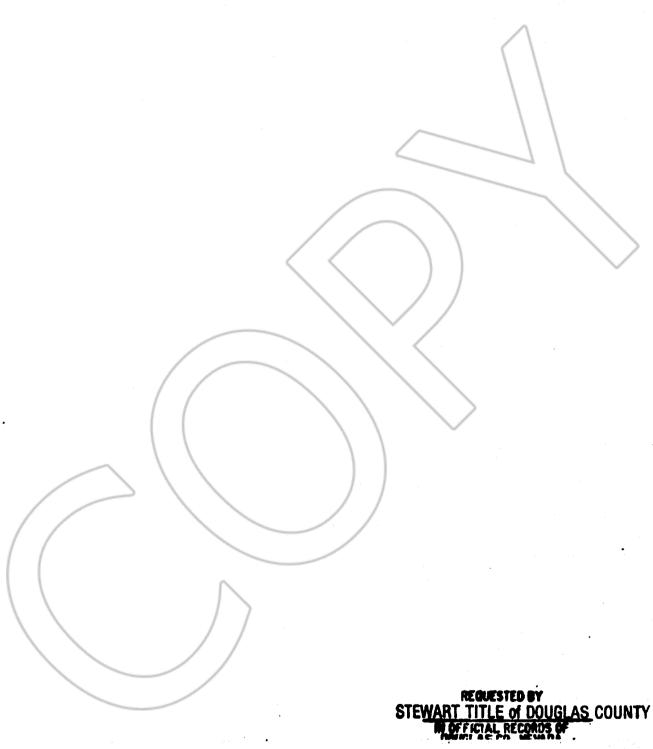
AFTER RECORDING RETURN TO: ■ SACRAMENTO COMMERCIAL BANK ■

P.O. BOX 862 SACRAMENTO, CALIFORNIA 95812-0862

93022039 SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

VVI IEI IE/(0,	le Company of Sacramento	is named as Trustee under
that certain Deed of Trust ex	Recuted by John J. Navrides and Katherine Navrides,	husband and wife,
as joint tenants	, Trustor, dated November 23, 1993, Rec	orded on December 2, 1993
in Book no. 1293	, Page no. 398 of Official Records of Do	uglas County.
WHEREAS, the undersi	igned SACRAMENTO COMMERCIAL BANK, is th	ne Beneficiary thereunder and
desires to appoint a new Tru	ustee;	_ \ \
NOW THEREFORE, sa	aid Beneficiary, does hereby appoint SACRAMI	ENTO COMMERCIAL BANK,
as Trustee, in the place and	stead of Stewart Title Company of Sacramento	
	dness secured to be paid by said Deed of Trust has	heen fully paid:
· · · · · · · · · · · · · · · · · · ·	anoso occurred to be paid by daid bood of this this	been runy paid,
NOW THEREFORE, SAC	CRAMENTO COMMERCIAL BANK, as substituted '	Trustee, does hereby reconvey
to the person or persons lega	ally entitled thereto, without warranty, all Interest de	rived to the said Trustee under
said Deed of Trust, in the lan	nds therein described.	
DATED: January 6, 1994	SACRAMENTO COMMERCIAL BAI	YK
/	BY: Satricial Schinger	\circ
	Patricia E. Johnson Assistant Vice President	7
	ABBIBEUIT VIEW I LEBEUTE	
LIFORNIA ALL-PURPOS	E ACKNOWLEDGMENT	
<i>STEEDERSTEERSTEERSTEERSTEERSTEERSTEERSTE</i>		, Secessor Section Optional Section
State of California		OPTIONAL SECTION CAPACITY CLAIMED BY SIGNER
State of California County of Sacrament		OPTIONAL SECTION CAPACITY CLAIMED BY SIGNEY Though statute does not require the Notary to fill in the data below, doing so may prove
State of California County of Sacrament		OPTIONAL SECTION CAPACITY CLAIMED BY SIGNEY Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL
State of California County of Sacrainent On 1694 before me	Tathy Theobald Notary Public, NAME, TILE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC. Tria E. Johnson	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNED Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL. CORPORATE OFFICER(S)
State of California County of Sacrament Date before me	Theobald Notary Public, NAME, TITLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC. TO E. JOHNSON NAME(S) OF SIGNER(S)	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNED Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL
State of California County of Sacrament Date before me	NAME, ITLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC. NAME (S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence to be the person (1) whose name (1) is/are	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNED Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL CORPORATE OFFICER(S) ASST. VICE PRES TITLE(S) PARTNER(S) GENERAL
State of California County of Sacrament Date before me	TATHUTHEODALL NOTARY PUBLIC. NAME, TITLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC. NAME(S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNED Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL CORPORATE OFFICER(S) ASST. VICE PRES TITLE(S) PARTNER(S) LIMITED
State of California County of Sacrament Date before me	NAME, (ITLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC.) NAME(S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence to be the person(X) whose name(x) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/thefit authorized	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNED Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL CORPORATE OFFICER(S) TITLE(S) PARTNER(S) DIMITED GENERAL ATTORNEY-IN-FACT
State of California County of Sacrament Date before me	NAME, ITLE OF OFFICER - E.O., JANE DOE, NOTARY PUBLIC NAME (S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence to be the person (1) whose name (2) is/are subscribed to the within instrument and acknowledged to me that he/she/thetr authorized capacity (105), and that by his/her/thetr	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNED Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL. CORPORATE OFFICER(S) ASST. VICE PRES TITLE(S) PARTNER(S) DIMITED GENERAL ATTORNEY-IN-FACT TRUSTEE(S)
State of California County of Sacrament Date before me	NAME (ITLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC* NAME (S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence to be the person(X) whose name(X) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/thetr authorized capacity (Pes), and that by his/her/their signature(X) on the instrument the person(X), or the entity upon behalf of which the	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNED Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL CORPORATE OFFICER(S) TITLE(S) PARTNER(S) DEST. VICE PRES TITLE(S) TITLE(S) ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR
State of California County of Sacrament Date before me Dersonally appeared Patri	NAME, (ITLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC NAME (S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence to be the person(X) whose name(x) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (res), and that by his/her/their signature(X) on the instrument the person(x), or the entity upon behalf of which the person(X) acted, executed the instrument.	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNED Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL CORPORATE OFFICER(S) ASST. VICE PRES TITLE(S) PARTNER(S) GENERAL ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER:
County of Sacravent County of Sacravent DATE Defore me Depersonally appeared Patri Depersonally known to me - OR OFFICIAL SEA KATHY THEORA	NAME, ITLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC. NAME (S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence to be the person(X) whose name(x) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(hes), and that by his/her/their signature(X) on the instrument the person(X), or the entity upon behalf of which the person(X) acted, executed the instrument. WITNESS my hand and official seal.	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNEF Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL CORPORATE OFFICER(S) TITLE(S) PARTNER(S) DESCRIPTION ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR
State of California County of Sacrament DATE Dersonally appeared OFFICIAL SEA KATHY THEOBA NOTARY PUBLIC - CALIF	NAME (ITLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC NAME (S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence to be the person(x) whose name(x) is/are subscribed to the within instrument and acknowledged to me that he/she/thetr authorized capacity (Pes), and that by his/her/their signature(x) on the instrument the person(x), or the entity upon behalf of which the person(x) acted, executed the instrument. AL WITNESS my hand and official seal.	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNER Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL. CORPORATE OFFICER(S) ASST. VICE PRES. TITLE(S) PARTNER(S) IMMITED GENERAL ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING:
State of California County of Sacramento Dersonally appeared OFFICIAL SEA KATHY THEOBA NOTARY PUBLIC - CALIF SACRAMENTO COUNT My comm. expires MAY	NAME, ITLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC NAME (S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence to be the person(X) whose name(x) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(res), and that by his/her/their signature(X) on the instrument the person(x), or the entity upon behalf of which the person(X) acted, executed the instrument. WITNESS my hand and official seal.	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNED Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL. CORPORATE OFFICER(S) ASST. VICE PRES. TITLE(S) PARTNER(S) INDIVIDUAL. PARTNER(S) INDIVIDUAL. OFFICER(S) ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING:
State of California County of Sacramento Dersonally appeared OFFICIAL SEA KATHY THEOBA NOTARY PUBLIC - CALIF SACRAMENTO COUNT My comm. expires MAY	NAME (ITLE OF OFFICER - E.G., 'JANE DOE, NOTARY PUBLIC' NAME(S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence to be the person(x) whose name(x) is/are subscribed to the within instrument and acknowledged to me that live/she/libey executed the same in bis/her/libetr authorized capacity (lives), and that by lives/her/libetr signature(x) on the instrument the person(x), or the entity upon behalf of which the person(x) acted, executed the instrument. WITNESS my hand and official seal.	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNER Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL. CORPORATE OFFICER(S) ASST. VICE PRES. TITLE(S) PARTNER(S) IMMITED GENERAL ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING:
OFFICIAL SEA KATHY THEOBA HOTARY PUBLIC CALIF My comm. expires MAY THIS CERTIFICATE MUST BE ATTACK	NAME (ITLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC NAME (S) OF SIGNER(S) - proved to me on the basis of satisfactory evidence to be the person(N) whose name(N) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (Pes), and that by his/her/their signature(N) on the instrument the person(N), or the entity upon behalf of which the person(N) acted, executed the instrument. WITNESS my hand and official seal. OPTIONAL SECTION HED TO TITLE OR TYPE OF DOCUMENT	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNER Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL. CORPORATE OFFICER(S) ASST. VICE PRES TITLE(S) PARTNER(S) INDIVIDUAL. PARTNER(S) INDIVIDUAL. OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES)
State of CALIFORNIA County of SACTAINIA Dersonally appeared OFFICIAL SEA KATHY THEOBA NOTARY PUBLIC CALIF SACRAMENTO COUNT My comm. expires MAY	NAME, ITTLE OF OFFICER - E.G., JANE DOE, NOTARY PUBLIC: NAME (S) OF SIGNER(S)	OPTIONAL SECTION CAPACITY CLAIMED BY SIGNER Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persons relying on the document. INDIVIDUAL. CORPORATE OFFICER(S) ASST. VICE PRES TITLE(S) PARTNER(S) INDIVIDUAL. PARTNER(S) INDIVIDUAL. OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES)



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RECORDER
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