

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Imperial Credit Industries, Inc., A California Corporation, the Owner
and holder of the Note secured by the Deed of Trust, dated November 1, 1991, made
by Carl E. Gilreath and Mabel W. Gilreath, husband and wife, as as Trustor,
joint tenants
to Western Title as Trustee,
for the benefit of Unistar Mortgage Company, A California Corporation as Beneficiary.

Instrument No. 264389 in Book 1191

at page 894-902 hereby substitutes Imperial Credit Industries, Inc., Imperial Bancorp, I.B. Mortgage, a California corporation,
as Trustee in lieu of the above named Trustee under said

Deed of Trust.

IMPERIAL CREDIT INDUSTRIES, INC. hereby accepts 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 to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, but without warranty, all the estate, title and interest
now held by it under said Deed of Trust.

IN WITNESS WHEREOF said Owner and Imperial Credit Industries, Inc., Imperial Bancorp, I.B. Mortgage, have caused this
instrument to be executed by their duly authorized

officers, this 7th day of December

IMPERIAL BANK MORTGAGE

By Joi L. Aldridge By _____
Joi L. Aldridge, Loan Service Manager

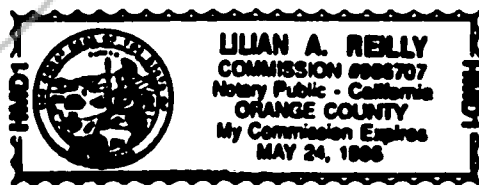
(Corporation)

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On before me, the undersigned, a Notary Public in and for the State, personally appeared Joi L. Aldridge
personally known to me to be the Loan Service Manager and
_____, personally known to me (or proved to me on the basis of
satisfactory evidence) to be _____ of the corporation that executed the within
Instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executes the within instrument
pursuant to its bylaws or a resolution of its board of directors.

WITNESS my hand and official seal.

(Seal)



Signature Lilian A. Reilly
Notary Public in and for said County and State
Lilian A. Reilly

RE 1120

THIS INSTRUMENT
PREPARED BY:
Imperial Credit Industries, Inc.

WHEN RECORDED, MAIL TO:
Carl E. Gilreath
643 Bluerock Road
Gardnerville, NV 89410

ICI Loan # 7800002150
Order/Esc# 100612 RM

REQUESTED BY
PACIFIC TITLE, INC.
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

94 MAR 14 AM 11:15

SUZANNE BLAUBREAU
RECORDER
\$10.00 PAID K. DEPUTY

332198

BK0394PG2304