

DD-19618-54

WHEN RECORDED MAIL TO:

Brook Lane Standish
Deborah Sue Standish
869 Amador Cir
Carson City NV 89705

Loan no. 420369-1

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 September 09, 1986 by
BROOK LANE STANDISH AND DEBORAH SUE STANDISH
as Trustor(s), to FAMILY FINANCIAL SERVICES, INC.
as Trustee and CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION
as Beneficiary, recorded on April 10, 1985, as Document/Instrument no. 133271
in Book/Reel No. 486 at Page 980 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. 000 73346 in Book/Reel No.
at Page , 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 February 24, 1994.

ATTEST:

CENLAR FEDERAL SAVINGS BANK

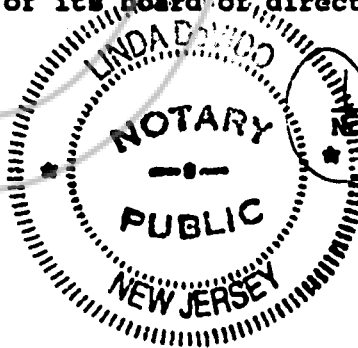
William A. Brophy
WILLIAM A. BROPHY, SECOND VICE PRESIDENT

SEAL

Barbara M. Davis
BARBARA M. DAVIS, ASSISTANT SECRETARY

STATE OF NEW JERSEY :
COUNTY OF MERCER :

On this day February 24, 1994, before me, a Notary Public of the State of
New Jersey, personally appeared William A. Brophy and Barbara M. Davis,
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 M. Devido
Notary Public
LINDA M. DEVIDO
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires June 28, 1994

SA327 002 RCB

REQUESTED BY
FIRST CENTENNIAL TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

94 MAR 17 P3:03

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BK0394PG3191

SHARNE BEAUDREAU
RECORDER
\$10.00 PAID DEPUTY