

**SUBSTITUTION OF TRUSTEE
AND
DEED OF RECONVEYANCE**


WHEREAS, it is the desire of the present beneficiary (ies) to substitute DOROTHY A TOWNE
in place and stead of Escrow 1 & Collections, Inc, a Nevada corporation
as Trustee, under Deed of Trust executed by LEORA COVEL
dated September 11, 1992 and recorded September 30, 1992 of Official Records, at
Book 992, Page 5819, as Document No. 289692 in the Office of the
Douglas County Recorder, State of Nevada.

NOW, THEREFORE, DOROTHY A TOWNE
as Beneficiary (ies), do hereby appoint DOROTHY A TOWNE
whose address is 16006 South Virginia Road, Reno, Nevada 89511
as substituted Trustee and she now succeed to all title, estate and right powers and duties held by
Escrow 1 & Collections, Inc, a Nevada corporation under said Deed of Trust;

NOW, WHEREAS, the indebtedness secured to be paid by the Deed of Trust executed by Leora Covell
to Escrow 1 & Collections, Inc, a Nevada corporation as Trustee
dated September 11, 1994 and recorded September 30, 1992 of Official Records, at
Book 992, Page 5819, as Document No. 289692 in the Office
of the Douglas County Recorder, State of Nevada has been paid in full.

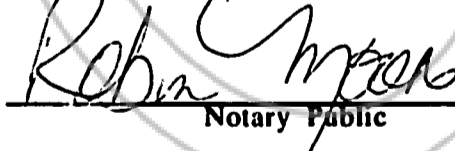
NOW, THEREFORE, DOROTHY A TOWNE
as substituted Trustee, do hereby Grant and Reconvey unto the parties entitled thereto, without warranty,
all of the estate and interest derived to the said Trustee, under said Deed of Trust, in the lands therein
described, situated in the County of Douglas, State of Nevada reference being hereby specifically made to
said Deed of Trust and the record thereof for a particular description of said lands.

IN WITNESS WHEREOF DOROTHY A TOWNE
have caused these presents to be executed on this 16th day of March, 19 94.


DOROTHY A. TOWNE

STATE OF NEVADA
COUNTY OF DOUGLAS

On March 16, 1994 personally appeared before me, a Notary Public
DOROTHY A. TOWNE
who acknowledged that they/he/she signed the above instrument.



Notary Public



WHEN RECORDED MAIL TO:

✓ Leora Covell
P.O. Box 2362
Minden, NV 89423

REQUESTED BY
Leora Covell
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

94 MAR 18 P12:45

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SUZANNE BEAUREAU
RECORDER
s/1040 PAID K2 DEPUTY