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✓ Recorded at the Request of
AND WHEN RECORDED REMIT TO:
CROSSLAND MORTGAGE CORP.
Attention: Amy Goodwin
P.O. Box 57907
Salt Lake City, UT 84157-9906

Loan # 075328-5

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

Under and by virtue of the authority vested in the undersigned as the present owner and holder of the beneficial interest under that certain Deed of Trust and all indebtedness secured thereby, which Deed of Trust is recorded in the Official Records of Douglas County, State of NEVADA and identified as follows:

Trustor(s): BILL OWEN SMITH AND JOAN A. SMITH AS HUSBAND AND WIFE
Trustee: BANKERS LAND INVESTMENT COMPANY, a corporation
Date Recorded: 6-12-67 Instrument No. 36503 Book/Reel: 50 Page Image: 196

The undersigned, CrossLand Federal Savings Bank, for reasons satisfactory to itself, hereby appoints and substitutes CrossLand Federal Savings Bank, trustee in said Deed of Trust and the said CrossLand Federal Savings Bank, as such substituted trustee, is hereby vested with all the title, interest, powers, duties and trusts conferred upon the Trustee by said Deed of Trust. And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied;

NOW THEREFORE, CrossLand Federal Savings Bank, as substituted Trustee, does hereby RECONVEY, without warranty, to the persons legally entitled thereto, all the estate and interest now held by said Trustee thereunder.

IN WITNESS WHEREOF, CrossLand Federal Savings Bank, as such Trustee has executed the Reconveyance, this 9th day of Feb., 1994.

CrossLand Federal Savings Bank
as Successor to CrossLand Savings, FSB
pursuant to 12 U.S.C. Section 1821
Eka/Metropolitan Savings Bank, FSB
aska/Metropolitan Savings Bank
successor by merger with
The Brooklyn Savings Bank

SEAD

STATE OF UTAH
COUNTY OF SALT LAKE ss.

BY: James P. Prince
James P. Prince, Vice President

On Feb. 9, 1994 before me, the undersigned, a Notary Public in and for said County and State, personally appeared James P. Prince known to me to be the Vice President of CrossLand Federal Savings Bank the corporation that executed the within instrument, and known to me to be the persons who executed the instrument in behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal. Claudia E. Singler
Notary Public in and for said County and State
Claudia E. Singler
My commission expires: 02-03-97

This Instrument was Prepared By:
CROSSLAND MORTGAGE CORP.
Salt Lake City, Utah 84107



NOTARY PUBLIC
CLAUDIA E. SINGLER
Crossland Savings FSB
41 East 100 South
Salt Lake City, Utah 84111
My Commission Expires 2/3/97
STATE OF UTAH

REQUESTED BY
Crossland mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

94 MAR 21 AM 12:21

332813

BK 0394 PG 3752

SUZANNE BEAUDREAU
RECORDER

PAID 10.00 K2 DEPUTY