SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, PLAZA HOME MORTGAGE BANK, FSB, formerly known as Plana Savings and Loan Association, as the owner and holder of the Note secured by Deed of Trust dated February 24, 1993, made by Danny J. Edmunds and Julie A. Smith, Trustee to Plaza Savings & Loan Association, a California corporation Trustee for Plaza Savings & Loan Association a California corporation, Beneficiary which Deed of Trust was recorded March 11, 1993 as Document No. 301810, Book No. 393 Official Records of Douglas County, Nevada, hereby substitutes PLAZA HOME MORTGAGE BANK, FSB, formerly known as Plaza Savings and Loan Association, as Trustee in lieu of the Trustee therein.

Said note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied, and as successor Trustee, the undersigned does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

March 23, 1994

PLAZA HOME MORTGAGE BANK, FSB formerly known as Plaza Savings and Loan Association

MARY SALINAS-VANDERLINDEN, Asst. Secretary Holder of Note and Successor Trustee

STATE OF NEW MEXICO

) 55.

COUNTY OF BERNALILLO)

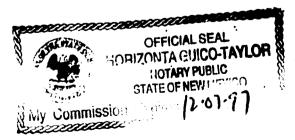
On March 23, 1994 personally appeared before me, a Notary Public, MARY SALINAS-VANDERLINDEN who acknowledged that she executed the above instrument.

(Notary Public)

WHEN RECORDED RETURN TO:

P.O. Box 273

Gardnerville NV 89410



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