

**SUBSTITUTION OF TRUSTEE
AND
DEED OF RECONVEYANCE**

WHEREAS, it is the desire of the present beneficiary (ies) to substitute ERWIN L. COSTA AND JO DIANE COSTA
in place and stead of FIRST NEVADA TITLE COMPANY, a Nevada Corporation
as Trustee, under Deed of Trust executed by GLENN DRUMMOND
dated October 19, 1990 and recorded October 30, 1990 of Official Records, at
Book 1090, Page 4592, as Document No. 237805 in the Office
of the Douglas County Recorder, State of Nevada.

NOW, THEREFORE, ERWIN L. COSTA AND JO DIANE COSTA
as Beneficiary (ies), do hereby appoint themselves
whose address is 3604 IMPERIAL WAY, CARSON CITY, NEVADA 89706 as
substituted Trustee and they now succeed to all title, estate and right powers and duties held by
FIRST NEVADA TITLE COMPANY, a Nevada Corporation under said Deed of Trust;

NOW, WHEREAS, the indebtedness secured to be paid by the Deed of Trust executed by ERWIN L. COSTA AND
JO DIANE COSTA
to FIRST NEVADA TITLE COMPANY as Trustee
dated October 19, 1990 and recorded October 30, 1990 in Book 1090
of Official Records, at Page 4592, as Document No. 237805 in the Office of the
Douglas County Recorder, State of Nevada has been paid in full.

NOW, THEREFORE, ERWIN L. COSTA AND JO DIANE COSTA
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.

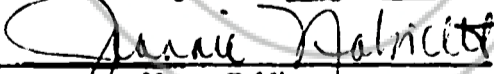
IN WITNESS WHEREOF ERWIN L. COSTA AND JO DIANE COSTA
have caused these presents to be executed on this 30th day of August, 19 93.


ERWIN L. COSTA

JO DIANE COSTA

STATE OF NEVADA
COUNTY OF DOUGLAS

On August 31, 1993, personally appeared before me, a Notary Public,
ERWIN L. COSTA and JO DIANE COSTA
who acknowledged that t he y executed the above instrument.


Notary Public



WHEN RECORDED MAIL TO:
Glenn Drummond
23280 Stonewall Avenue
Hayward, CA 94541-7214

REQUESTED BY
Northern Nevada Title Company
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA