

WHEN RECORDED MAIL TO:

Carl P Desantis
Veronica K Desantis
P O Box 5701
Stateline NV 89449

Loan no. 418660-7

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 January 02, 1987 by
CARL P. DESANTIS AND VERONICA K. DESANTIS
as Trustor(s), to FAMILY FINANCIAL SERVICES, INC.
as Trustee and CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION
as Beneficiary, recorded on January 15, 1987, as Document/Instrument no. 148490
in Book/Reel No. 187 at Page 1351 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. 183764 in Book/Reel No. 888
at Page 1076, 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 April 14, 1994.

CENLAR FEDERAL SAVINGS BANK

ATTEST:

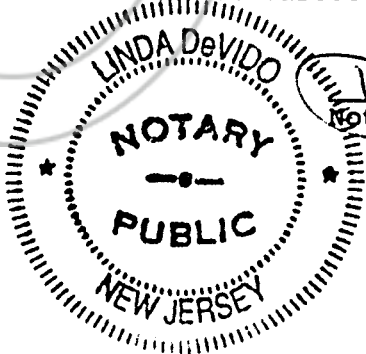
J. Gerald North
J. GERALD NORTH, ASSISTANT VICE PRESIDENT

SEAL

Jeffery K. Hillman
JEFFERY K. HILLMAN, ASSISTANT SECRETARY

STATE OF NEW JERSEY :
COUNTY OF MERCER :

On this day April 14, 1994, before me, a Notary Public of the State of
New Jersey, personally appeared J. Gerald North and Jeffery K. Hillman
personally known to me to be the persons who executed the within
instrument as Assistant 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 DeVido
Notary Public

LINDA M. DeVIDO
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires June 23, 1994

SA227 005 LMD

REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'94 MAY -5 A9:34

336770
BK 0594 PG 0632

DEPUTY COUNTY CLERK
\$10.00 PAID *ka* DEPUTY