

WHEN RECORDED, MAIL TO:  
Western Title Company  
P OBox 385  
Minden, NV 89423  
Connie R. Aceves  
Escrow No. F58427 CA

Mail for Recording to:  
Douglas County Recorder

NHD #86A-38-0041

Loan NO.  
227168-0

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

20645

Nevada Housing Division is the owner and holder of the Note secured by the following Deed of Trust: Trustor: John T. Gabelick and Bonnie J. Gabelick, Trustee: Nevada Title Co., Beneficiary: Valley Mortgage Co., Dated: 06/26/87, Recorded: 06/29/87, Instrument No.: 157300, Book: 787, of Official Records of Douglas County, Nevada, hereby substitutes Americorp Financial Inc. as Trustee in lieu of the above named Trustee under said Deed of Trust.

Americorp Financial Inc. hereby accepts said appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, Nevada Housing Division and Americorp Financial Inc. have caused these presents to be executed by their duly authorized officer, dated August 1, 1994.

SEAL

NEVADA HOUSING DIVISION  
(Owner)

AMERICORP FINANCIAL INC.  
(Trustee)

By: Nancy Corbin  
Nancy Corbin  
Loan Administration Officer

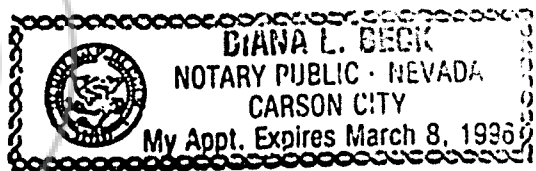
By: Philomena Plunket  
Philomena Plunket, Trustee

By: \_\_\_\_\_

STATE OF NEVADA )  
CARSON CITY )

On August 1, 1994, before me, a Notary Public within and for said Carson City, personally appeared Nancy Corbin, to me personally known who, being duly sworn did say that she is the Loan Administration Officer of the Nevada Housing Division named in the foregoing instrument and acknowledged that she executed the same.

Diana L. Beck  
Notary Public



STATE OF Nevada )  
COUNTY OF Washoe )

On August 10, 1994, before me, the undersigned, a Notary Public in and for said State, personally appeared Philomena Plunket and n/a of Americorp Financial Inc. known to me to be the officers of the corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on 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.

Joyce Smith  
Notary Public



REQUESTED BY  
Americorp  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

94 AUG 15 P12:46

SUZANNE BLAUDREAU  
RECORDER  
PAID K2 DEPUTY