When recorded, mail to: William J. Lloyd 4190 Longknife Rd **RENO, NV 89509**

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned Prudential Home Mortgage, are the owners and holders of a Deed of Trust dated May 29, 1992, made by William J. Lloyd, Jr. and Cheri Beatrice Lloyd, husband and wife, TRUSTORS to Chicago Title Agency of Las Vegas, AS TRUSTEE for The Prudential Home Mortgage Company, Inc., AS BENEFICIARY; Which Deed of Trust was recorded May 29, 1992, as Document No. 279858, Official Records of Douglas County, State of Nevada; NOW THEREFORE, the above named beneficiary HEREBY SUBSTITUTES The Prudential Home Mortgage Company, Inc., as Trustee in lieu of the original Trustee therein.

The Prudential Home Mortgage Company, In., hereby accepts said appointment as Trustee under the above Deed of Trust, as Successor Trustee, and 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 PERSONS LEGALLY ENTITLED THERETO, ALL estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named and The Prudential Home Mortgage Company, Inc., as Successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated this 6th day of September, 1994

BENEFICIARY:

THE PRUDENTIAL HOME MORTGAGE

COMPANY, INC. Lisa D. Powers

STATE OF Maryland

) ss COUNTY OF Frederick)

SUCCESSOR TRUSTEE:

THE PRUDENTIAL HOME MORTGAGE COMPANY, INC.

Greg Keneviva

This instrument was acknowledged before me on 9/15/94 by .

Lisa D. Powers, Vice President of The Prudential Home Mortgage Company, Inc.

NOTARY PUBLIC

Hollis J. Parks

h. COMMISSION EXPIRES OCT. 22, 1996

STATE OF Maryland)

COUNTY OF Frederick

This instrument was acknowledged before me on Greg Ceneviva, Assistant Secretary of The Prudential Greg Ceneviva, Assistant Secretary of The Prudential Home Mortgage Company, Inc.

NOTARY PUBLIC

Hollis J. Parks

W. COMMISSION EXPIRES OCT. 22, 4996

WHAT HELDER HAND COUNTY MANAGEMENT

REQUESTED BY FIRST CENTENNIAL TITLE CO. IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

OCT 17 P3:13

348702 BK 1094PG2790

SUZANNE BEAUDREAU RECORDE \$10 PAID Bh DEPUTY