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SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE No. 20987

WHEREAS, Howard D. McKibben and Mary Ann McKibben, husband and wife as joint tenants, an undivided 1/2 interest; Fred Scarpello and Janet Scarpello, husband and wife as joint tenants, an undivided 1/2 interest; SILVER STATE TITLE COMPANY was the original Trustor and UNION FEDERAL SAVINGS AND LOAN ASSOCIATION was the original Trustee, and

was the original Beneficiary under that certain deed of Trust dated August 5, 1974 and recorded on August 6, 1974, in book 874, page 115-118 of Official Record of Douglas County, Nevada under Document No. 74597 and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided,

THEREFORE, the undersigned hereby substitutes AMERICORP Financial Inc.

as trustee under said deed of trust _____

NOW, THEREFORE, AMERICORP Financial Inc. as substituted Trustee, do ss hereby reconvey without warranty, to the person or persons legally entitled thereto, the estate held by the trustee, declaring that the indebtedness secured by said deed of trust HAS BEEN FULLY PAID.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated December 16, 19 94.
AMERICAN FEDERAL SAVINGS BANK
formerly Union Federal Savings
and Loan Association Beneficiary

Paul Lathrop, Assistant VP Beneficiary

AMERICORP FINANCIAL INC.

Trustee

Philomena Plunket
PHILOMENA PLUNKET Trustee

STATE OF Nevada }
COUNTY OF Washoe } ss.

On December 19, 1994 personally appeared before me, a Notary Public for said County and State, Paul Lathrop known to me to be the person who executed the within instrument on behalf of the Corporation named above and acknowledged to me that such Corporation executed the same.

Signature Betty Mae Kishmirian
Betty Mae Kishmirian
Name (typed or printed)

STATE OF NEVADA }
COUNTY OF WASHOE } ss.

On December 19, 1994 personally appeared before me, a Notary Public for said County and State, Philomena Plunket known to me to be the person who executed the within instrument on behalf of the Corporation named above and acknowledged to me that such Corporation executed the same.

Signature Bridget McCutcheon
Bridget McCutcheon
Name (typed or printed)



(This area for official notarial seal)

LOAN NO. 113278-9
ESCROW NO.

RECORDING REQUESTED BY

Americorp Financial Inc.
to Douglas County Recorder

AND WHEN RECORDED MAIL TO

Howard D. McKibben
P O Box 588
Verdi, NV 89439

REQUESTED BY

Americorp
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

94 DEC 22 AM 1:30

SUZANNE BEAUDREAU
RECORDER

\$10.00 PAID K DEPUTY

353112

BK 1294 PG 3408