


SUBSTITUTION OF TRUSTEE
AND
DEED OF RECONVEYANCE

WHEREAS, it is the desire of the present beneficiary (ies) to substitute
JACKIE TAYLOR and KARLENE LOREE
in place and stead of WESTERN TITLE COMPANY, a Nevada corporation
as Trustee, under Deed of Trust executed by TOMMY A. COMBS and CAROL JEAN COMBS
dated February 3, 1994 and recorded February 10, 1994 of Official Records,
at Book 294 , Page 1956 , as Document No. 329850 in the Office
of the Douglas County Recorder, State of Nevada.

NOW, THEREFORE, JACKIE TAYLOR and KARLENE LOREE
as Beneficiary (ies) , do hereby appoint themselves as substituted Trustee and they now succeed to
all title, estate and right powers and duties held by said trustee under said Deed of Trust;
NOW, WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been paid in full.

NOW, THEREFORE, JACKIE TAYLOR and KARLENE LOREE, 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 JACKIE TAYLOR and KARLENE LOREE
have caused these presents to be executed on this 13th day of January, 1995.



JACKIE TAYLOR



KARLENE LOREE

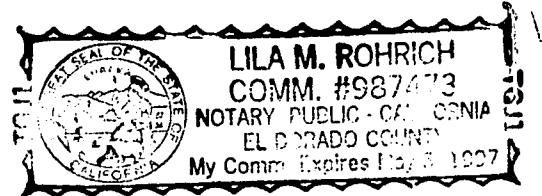
State of California }
County of EL Dorado } SS.

Title or Type of Document: Substitution of Trustee
Number of Pages one Date of Document 1-13-95 Reconveyance
Signer(s) Other than named below Karlene Loree

On 1-13-95 before me, Lila M. Rohrich,
Notary Public, personally appeared Jackie Taylor,
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose
name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the
same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Lila M. Rohrich (Seal)



FD-1 (Revised 11/92)

Through the courtesy of -
Fidelity National Title
INSURANCE COMPANY



State of California

SS.

Title or Type of Document: Subst. Trustee/Recon
Number of Pages 1 Date of Document 1-13-95
Signer(s) Other than named below Jackie Taylor

County of El Dorado

On 1-23-95 before me, D. O'Connor,
Notary Public, personally appeared Karlene Loree,
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose
name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the
same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Handwritten Signature]

(Seal)



FD-1 (Revised 11/92)



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REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 JAN 27 P4:15

LINDA SLATER
RECORDER

\$ 11.00 PAID [Signature] DEPUTY

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