RETURN TO:
LIBERTY SAVINGS BANK, F.S.B.
P. O. BOX 1000
2251 ROMBACH AVE.
WILMINGTON, OH 45177

ACCT NO.: 071488001 NAME: D R. LITTLE ADDR:

P. O. BOX 164

GARDNERVILLE, NV 89410

MONTH: OCTOBER 13, 1994

SUBSTITUTION OF TRUSTEE, REQUEST FOR FULL CONVEYANCE DEED OF RECONVEYANCE

THE UNDERSIGNED BENEFICIARY IS THE OWNER AND LEGAL HOLDER OF THE NOTE SECURED BY THE DEED OF TRUST, DATED FEBRUARY 24, 1971 AND RECORDED MARCH 18, 1971 MADE BY FRANCIS LEE THOMSEN AND GLENDA O THOMSEN AS ORIGINAL TRUSTOR, TO BANKERS LAND INVESTMENT COMPANY AS ORIGINAL TRUSTEE, FOR THE BENEFIT OF BANKERS MORTGAGE COMPANY OF CALIFORNIA AS ORIGINAL BENEFICIARY, WHICH DEED OF TRUST WAS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, IN BOOK 85, PAGE 15 HEREBY SUBSTITUTES LIBERTY LENDING SERVICES, INC., P.O. BOX 1000, WILMINGTON, OH 45177-1000, AS TRUSTEE IN PLACE AND STEAD OF SAID ORIGINAL TRUSTEE UNDER SAID DEED OF TRUST.

THE OWNER AND LEGAL HOLDER OF THE NOTE FURTHER CERTIFIES TO THE SUBSTITUTE TRUSTEE, LIBERTY LENDING SERVICES, INC. AFOREMENTIONED NOTE, TOGETHER WITH ALL OTHER INDEBTEDNESS SECURED BY THE AFORESAID DEED OF TRUST HAS BEEN FULLY PAID AND SATISIFED AND SAID LIBERTY LENDING SERVICES, INC. SUBSTITUTE OF TRUSTEE, IS HEREBY SUBSTITUTED AND DIRECTED ON PAYMENT TO IT OF ANY SUMS OWING TO IT UNDER THE TERMS OF SAID DEED OF TRUST TO CANCEL SAID NOTE ABOVE MENTIONED AND ALL OTHER EVIDENCES OF INDEBTEDNESS SECURED BY DEED OF TRUST, DELIVERED TO IT WITH WARRANTY, TO THE PARTIES DESIGNATED BY LIBERTY LENDING SERVICES, INC., HEREBY ACCEPTS SAID APPOINTMENT AS TRUSTEE UNDER SAID DEED OF TRUST AND, AS SUCCESSOR TRUSTEE, PURSUANT TO THE REQUEST OF SAID OWNER RECONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY THERE TO ALL ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

IN WITNESS WHEREOF, (BENEFICIARY) LIBERTY LENDING SERVICES, INC., THE TRUE AND LAWFUL ATTORNEY-IN-FACT FOR THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HEREINAFTER HUD) UNDER A LIMITED POWER OF ATTORNEY AND EXECUTED BY THEIR AUTHORIZED OFFICERS, THIS OCTOBER 25, 1994.

LIBERTY_LENDING_SERVICES__INC.

SEAL

THE TRUE AND LAWFUL ATTORNEY-

IN-FACT FOR HUD

SUZAN D. KRANJC, VICE PRES.

Elaine Warren

ELAINE WARREN, ASST. SECRETARY

LIBERTY LENDING SERVICES LINC.

SEAL

SUZAN D. KRANJC. VICE PRES.

Claine Warren, ASST. SECRETARY

PAGE ONE OF TWO

POA Recorded Clark Co INV 4-25-95 950425.61409

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SUBSTITUTION OF TRUSTEE, REQUEST FOR FULL CONVEYANCE, DEED OF RECONVEYANCE

STATE OF OHIO COUNTY OF CLINTON SS STATE OF OHIO COUNTY OF CLINTON SS

ON THIS OCTOBER 25, 1994 BEFORE ME TAMARA L. FERGUSON, PERSONS WHOSE NAMES ARE SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME THAT THEY EXECUTED THE SAME IN THEIR AUTHORIZED CAPACITIES, AND THAT BY THEIR SIGNATURES ON THE INSTRUMENT THE PERSONS OR THE ENTITY UPON BEHALF OF WHICH THE PERSONS ACTED AND EXECUTED THE INSTRUMENT. WITNESS MY HAND AND OFFICIAL SEAL

TAMARA L. FERGUSON L NOTARY PUBLIC

MY COMMISSION EXPIRES: FEBRUARY 27, 1999

POF1-HCALIF

ON THIS OCTOBER 25, 1994 BEFORE ME TAMARA L. FERGUSON, PERSONALLY APPEARED SUZAN D. KRANJC PERSONALLY APPEARED SUZAN D. KRANJC AND ELAINE WARREN, PERSONALLY KNOWN AND ELAINE WARREN, PERSONALLY KNOWN TO ME (OR PROVED TO ME ON THE BASIS TO ME (OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE) TO BE THE OF SATISFACTORY EVIDENCE) TO BE THE PERSONS WHOSE NAMES ARE SUBSCRIBED TO THE WITHIN INSTURMENT AND ACKNOWLEDGED TO ME THAT THEY EXECUTED THE SAME IN THEIR AUTHORIZED CAPACITIES, AND THAT BY THEIR SIGNATURES ON THE INSTRUMENT THE PERSONS OR THE ENTITY UPON BEHALF OF WHICH THE PERSONS ACTED EXECUTED THE INSTRUMENT. WITNESS MY HAND AND OFFICIAL SEAL

> amara TAMARA L. FERGUSON NOTARY PUBLIC

COMMISSION EXPIRES: FEBRUARY 27, 1999



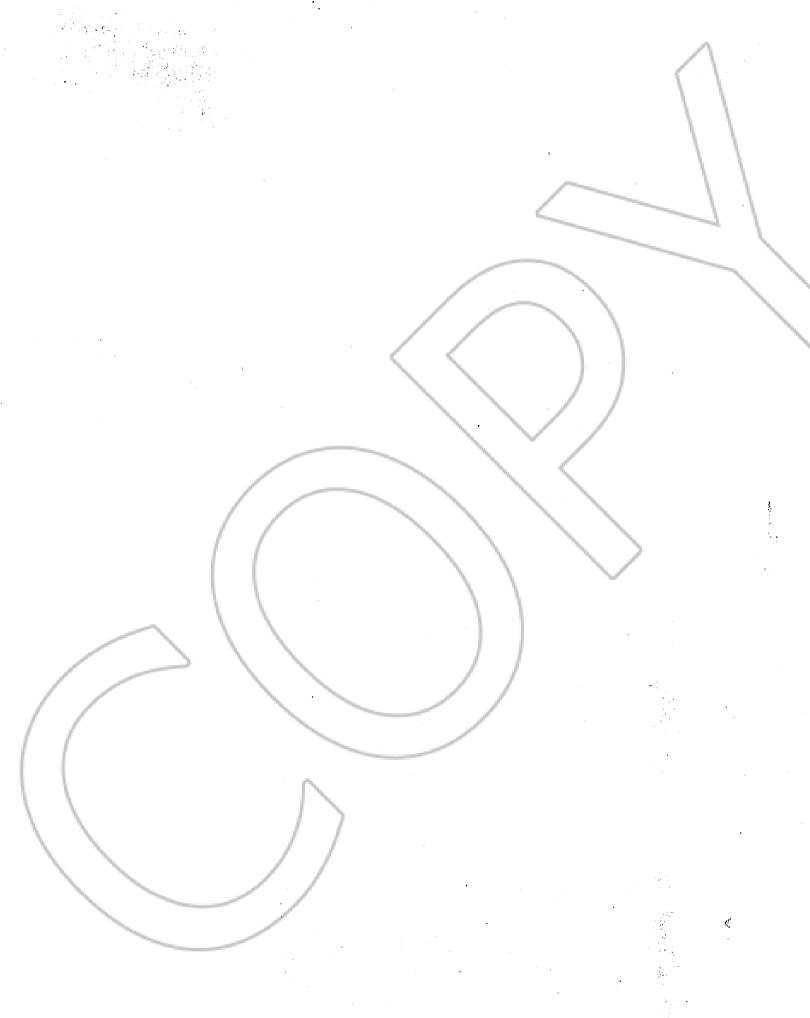
the receipt whereof is hereby acknowledged, has granted, bargained, sold, conveyed, and confirmed, and by these presents does hereby grant, bargain, sell, convey and confirm, unto the said Trustee, its successors and assigns, all that certain lot or parcel of land situated in

County of Douglas

, State of Nevada, described as follows:

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Lot 16, as shown on the map of CARSON VALLEY ESTATES SUBDIVISION UNIT NO. 1, filed in the office of the County Recorder of Douglas County, Nevada on July 19, 1965.



LI DEVTY LENDING
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

95 MAY 22 M1 149

LINDA SLATER RECORDER 1200 PAID PLDEI

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