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

ACCT NO.: 071454649 NAME: GEORGE F. DERNER ADDR:

PO BOX 663 GARDNERVILLE, NV 89410 MONTH: OCOTBER 6, 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 APRIL: 16, 1971 AND RECORDED APRIL 23, 1971 MADE BY GEORGE F DERNER AND LEONA DERNER AS ORIGINAL TRUSTOR, TO BANKERS LAND DEVELOPMENT COMPANY AS ORIGINAL TRUSTEE, FOR THE BEN-EFIT OF BANKERS MORTGAGE COMPANY AS ORIGINAL BENEFICIARY, WHICH DEED OF TRUST WAS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, IN BOOK 86, PAGE 248 HEREBY SUBSTITUTES LIBERTY LEND-BOX 1000, WILMINGTON, OH 45177-1000, AS ING SERVICES, INC., P.O. 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 SUB-STITUTE 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 SERV-ICES, INC. SUBSTITUTE OF TRUSTEE, IS HEREBY SUBSTITUTED AND DIRECTED ONE 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 WARRANT TY, TO THE PARTIES DESIGNATED BY LIBERTY LENDING SERVICES, INC., HERE-BY 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.

WHEREOF (BENEFICIARY) LIBERTY LENDING SERVICES, INC. , THE IN WITNESS TRUE AND LAWFUL ATTORNEY-IN-FACT FOR THE DEPARTMENT OF HOUSING AND UR-BAN DEVELOPMENT (HEREINAFTER HUD) UNDER A LIMITED POWER OF ATTORNEY AND EXECUTED BY THEIR AUTHORIZED OFFICERS, THIS OCTOBER 15, 1994.

LIBERTY LENDING SERVICES INC. LIBERTY LENDING SERVICES INC.

SEAL

THE TRUE AND LAWFUL ATTORNEY-

IN-FACT FOR HUD

SUZAN D. KRANJC. VICE PRES.

ELAINE WARREN, ASST. SECRETARY

SEAL

VICE PRES.

ELAINE WARREN, ASST. SECRETARY

PAGE ONE OF TWO

POA Recorded Clark Co NV 4-25-95 950425-01409

362561

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

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

ONE THIS OCTOBER 15, 1994 BEFORE ME TAMARA LA FERGUSON, 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 BHAND AND OFFICIAL SEAL

terausor TAMARAEL. FERGUSON NOTARY PUBLIC

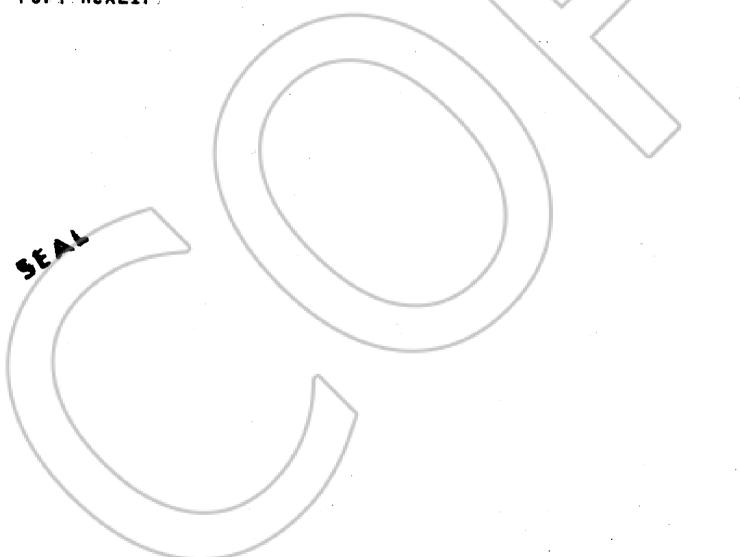
MY COMMISSION EXPIRES: FEBRUARY 277 1999

ON THIS OCTOBER 15, 1994 BEFORE ME TAMARA LE FERGUSON, PERSONALLY APPEARED SUZAN D. KRANJC PERSONALLY APPEARED SUZAN D. KRANJC AND ELAINESWARREN, SPERSONALLY KNOWN AND ELAINE WARREN, SPERSONALLY KNOWN TO ME (OR PROVED TO ME ON THE BASISTO 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 : PERSONS : WHOSE : NAMES & ARE : SUBSCRIBED : TO THE WITHIN INSTURMENT AND ACKNOWLEDGED TO MESTHAT THEY EXECUTED THE SAME INSTHEIR 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 FOFFICIAL SEALS

> tamara TAMARA L. FERGUSON NOTARY PUBLIC

MY COMMISSION EXPIRES: FEBRUARY 27, 1999

POF1-HCALIF



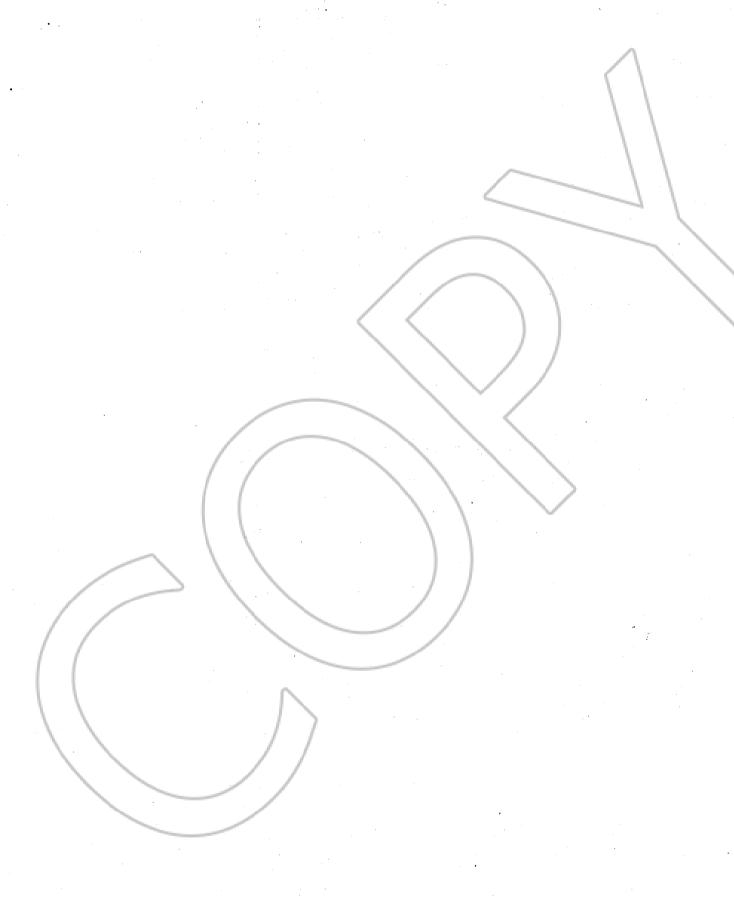
Return To Document Release Liberty Lending Services, Inc. P.O. Box 1000 Wilmington, Ohio 45177-1000

362561

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

Lot 10 as shown on the official "Final Map of Carson Valley Estates Subdivision, Unit No. 2", filed for record in the office of the County Recorder of Douglas County, Nevada, on December 23, 1970, under Document No. 50685.

EXHIBIT "A"



REQUESTED BY

MAY 22

LINDA SLATER RECORDER

362561

BK0595PG3369