

RETURN 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: OCTOBER 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 BENEFIT 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 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 SATISFIED 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 15, 1994.

LIBERTY LENDING SERVICES, INC. SEAL
THE TRUE AND LAWFUL ATTORNEY-
IN-FACT FOR HUD

LIBERTY LENDING SERVICES, INC. SEAL

Suzan D. Kranjc
SUZAN D. KRANJC, VICE PRES.

Suzan D. Kranjc
SUZAN D. KRANJC, VICE PRES.

Elaine Warren
ELAINE WARREN, ASST. SECRETARY

Elaine Warren
ELAINE WARREN, ASST. SECRETARY

PAGE ONE OF TWO

POA Recorded
Clark Co NV
4-25-95
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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 15, 1994
BEFORE ME TAMARA L. FERGUSON,
PERSONALLY APPEARED SUZAN D. KRANJC
AND ELAINE WARREN, PERSONALLY KNOWN
TO ME (OR PROVED TO ME ON THE BASIS
OF SATISFACTORY EVIDENCE) TO BE THE
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

TAMARA L. FERGUSON
NOTARY PUBLIC

MY COMMISSION EXPIRES:
FEBRUARY 27, 1999

POF1-HCALIF

ON THIS OCTOBER 15, 1994
BEFORE ME TAMARA L. FERGUSON,
PERSONALLY APPEARED SUZAN D. KRANJC
AND ELAINE WARREN, PERSONALLY KNOWN
TO ME (OR PROVED TO ME ON THE BASIS
OF SATISFACTORY EVIDENCE) TO BE THE
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 EXECUTED
THE INSTRUMENT.
WITNESS MY HAND AND OFFICIAL SEAL

Tamara L. Ferguson

TAMARA L. FERGUSON
NOTARY PUBLIC

MY COMMISSION EXPIRES:
FEBRUARY 27, 1999



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

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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"

COPY

REQUESTED BY
Liberty Lending
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 MAY 22 AM 1:49

362561

LINDA SLATER
RECORDER

BK0595PG3369

\$12.00 PAID [Signature] DEPUTY