Order Escrow Loan No 062159-9

WHEN RECORDED MAIL TO:

Commerce Security Bank 2033 Howe Avenue, Ste. 170 Sacramento CA 95825

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS JOSEPH J. HEINAN AND KAREN L. HEINAN, HUSBAND AND WIFE as TRUSTOR(s) did on JUNE 23, 1994, execute a Deed of Trust wherein they are called Trustor; STEWART TITLE OF DOUGLAS COUNTY is therein called Trustee, and COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS is therein called Beneficiary, which Deed of Trust was recorded JUNE 29, 1994 as Documents 340819, in Book 694, page 5421, of official Records in the Office of the County Recorder of DOUGLAS County, CALIFORNIA, to which recordation particularly reference is hereby made:

Said Beneficiary has elected to appoint and substitute COMMERCE SECURITY BANK, A CALIFORNIA CORPORATION as Trustee under said Deed of Trust, in the place and stead of STEWART TITLE OF DOUGLAS COUNTY, the original Trustee, thereby revoking the power of said original Trustee, and terminating any interest THEY may have in said real property.

COMMERCE SECURITY BANK, A CALIFORNIA CORPORATION, hereby accept said appointment as Trustee under said Deed of Trust and successor Trustee, pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust does hereby RECONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO ALL ESTATE NOW HELD BY IT UNDER SAID TRUST.

IN WITNESS WHEREOF, the owner and holder above and above named Successor Trustee, as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

BENEFICIARY

Commerce Security Bank,

A Callifornia Corporation

Patricia Novit, Vice President

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SUCCESSSOR TRUSTEE

Commerce Security Bank,

A California Corporation

Patricia Novit, Vice President

STATE OF CALIFORNIA COUNTY OF SACRAMENTO

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S.S.

On June 20, 1995, before me, Diane M. Huddleston, personally appeared Patricia Novit personally known to me (or proved 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

Signature: (MOW)

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DIANE M. HUDDLESTON
COMM. # 966526
NOTARY PUBLIC - CALFORNI



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PAID KO DEPUTY