

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

REGIS R. SMITH, an unmarried man, is the owner and holder of the Note secured by the Deed of Trust dated May 20, 1987, made by ESTHER KROOTH, an unmarried woman, TRUSTOR, to FIRST NEVADA TITLE COMPANY, a Nevada corporation, TRUSTEE, for the benefit of REGIS R. SMITH, an unmarried man, BENEFICIARY, for which said Deed of Trust was recorded on May 26, 1987, in the Office of the County Recorder of Douglas County, State of Nevada, in Book 587, Page 2406, as Document No. 155292; declares the indebtedness, secured to be paid by said Deed of Trust, has been paid in full, and hereby substitutes REGIS R. SMITH, whose address is 273 BEAUMONT DRIVE, Vista, California as Trustee in lieu of the above named Trustee under said Deed of Trust.

REGIS R. SMITH hereby accepts said appointment as Trustee under said Deed of Trust, and as successor Trustee, pursuant to the request of the owner and holder and in accordance with the provisions the Deed of Trust, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, all estate now held by it under said Deed of Trust.

WITNESS MY HAND THIS 28TH DAY OF JULY, 1995.

WITNESS MY HAND THIS 28TH DAY OF JULY, 1995.

BENEFICIARY

TRUSTEE

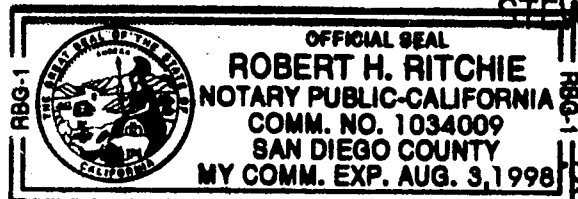
[Signature]
REGIS R. SMITH

[Signature]
REGIS R. SMITH

STATE OF CALIFORNIA)
COUNTY OF SAN DIEGO) ss:

On July 28, 1995, personally appeared before me, a Notary Public, REGIS R. SMITH personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged that they executed the same for the purposes therein stated.

[Signature]
Notary Public



REQUESTED BY STEWART TITLE OF DOUGLAS COUNTY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

WHEN RECORDED, MAIL TO:
WEST COAST BANCORP
4770 CAMPUS DR. STE 250
NEWPORT BEACH, CA 92660

95 AUG -1 AIO :22

LINDA SLATER
RECORDER

\$10.00 PAID DEPUTY

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