SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, FIRST NEVADA TITLE COMPANY

named as Trustee under that certain Deed of Trust executed by DAVID J. BERONIO AND KARI R. BERONIO, HUSBAND AND WIFE AS JOINT TENANTS

Trustor(s), dated June 16, 1988 , recorded on June 22, 1988 , in Book 688 , Page 3260 , as Document No. 180640 , of Official Records of DOUGLAS , County, Nevada; and,

WHEREAS, the undersigned is presently the Beneficiary thereunder and desires to appoint a new Trustee;

NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and instead of FIRST NEVADA TITLE COMPANY

WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been fully paid.

NOW THEREFORE, the undersigned as Substituted Trustee, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all interest of the Trustee under said Deed of Trust, in the lands therein described.

PROPERTY ADDRESS:

169 WILLOW DRIVE STATELINE, NEVADA

DATED June 14, 1995

STATE OF NEVADA

County of Douglas

)SS.

On this 1st day of August 1995) before me, a notary public, personally appeared Lydia Greil

personally known or proved to me to be the person(s) whose name(s) is subscribed to the above instrument who acknowledged that she executed the instrument.

Notary Public

DIANE MEANS

Notary Public - State of Nevada

Appointment Recorded in Douglas County

MY APPOINTMENT EXPIRES DEC. 27, 1998

SIGNATURE OF BENEFICIARY/TRUSTEE

NEVADA BANKING COMPANY BY:

Lydia Greil, Asst. Vice President

FOR RECORDER'S USE

WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 AUG 14 A11:53

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LINDA SLATER
RECORDER

*/OF-PAID ** DEPUTY