Escrow: 95081212

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WANDA A. COOVER, AN UNMARRIED WOMAN, are the owners and holders of the Note secured by the Deed of Trust dated FEBRUARY 3, 1994, made by JAMES R. PANDL AND SHELE M. PANDL, TRUSTORS, to WESTERNTITLE COMPANY, INC., TRUSTEE, for the benefit of WANDA A. COOVER, AN UNMARRIED WOMAN, BENEFICIARY, for which said Deed of Trust was recorded on FEBRUARY 9, 1994, in the Office of the County Recorder of DOGLAS County, State of Nevada, in Book 294, Page 1789, as Document No. 329774; declares the indebtedness, secured to be paid by said Deed of Trust, has been paid in full, and hereby substitutes HERSELF, whose address is P.O. BOX 930 CANNON BEACH, OREGON 97110 as Trustee in lieu of the above named Trustee under said Deed of Trust.

WANDA A. COOVER, AN UNMARRIED WOMAN 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.

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witness BUST hand this 31	WITNESS	HAND THIS 3/
DAY OF July, 1995.	DAY OF	<u>ily</u> , 1995.
BENEFICIARY		/ TRUSTEE
Julia de Coover	Delanda i	1 Cover
WANDA A. COOVER	WANDA A. COOV	/ER
STATE OF NEVADA)) SS.	MAF	FFICIAL SEAL RY H. KELSH PUBLIC - NEVADA UGLAS COUNTY
county of Douglas)	My appointmer	nt expires February 13, 1999
on Autu 31, 1995 personally app	peared before me, a no	stany nublic
On Judy 37, 7975 personally ap	nown (or proved) to me	e to be the person whose
name is subscribed to the above instrument, who acki	nowledged that he	executed the above
instrument.		A STATE OF THE STA
1 X / Charles /		
1 100 G J J J G G G G G G G G G G G G G G G		4. 24. 4 46 A
Motary Public		

WHEN RECORDED MAIL TO MR. AND MRS. PANDL 390 TUCKE COURT GARDNERVILLE, NV. 89410

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

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LINDA SLATER
SORECORDER
PAIDK DEPUTY