

Order
Escrow
Loan No 066990-3

WHEN RECORDED MAIL TO:

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

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Karen K. Walters, An Unmarried Woman and Earl E. Schwenk,
WHEREAS An Unmarried Man
as TRUSTOR(s) did on OCTOBER 19, 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 OCTOBER 25, 1994 as Documents N/A, in Book 1094, page 4246,
of official Records in the Office of the County Recorder of DOUGLAS
County, NEVADA, to which recordation particularly reference is
hereby made:

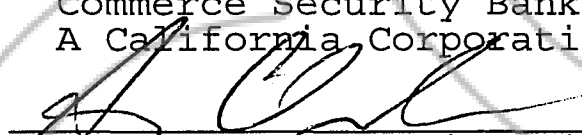
Said Beneficiary has elected to appoint and substitute COMMERCE SECURITY
BANK, A CALIFORNIA CORPORATION as Trustee under said Deed of Trust, in
the place and stead of STEWART TITLE OF DOUGLAS COUNTY, the
original Trustee, thereby revoking the power of said original Trustee,
and terminating any interest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

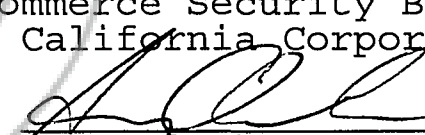
IN WITNESS WHEREOF, the owner and holder above and above named Successor
Trustee, as Successor Trustee, has caused this instrument to be executed,
each in its respective interest.

BENEFICIARY
Commerce Security Bank,
A California Corporation

SUCCESSOR TRUSTEE
Commerce Security Bank,
A California Corporation



Gary Clark, Executive Vice President

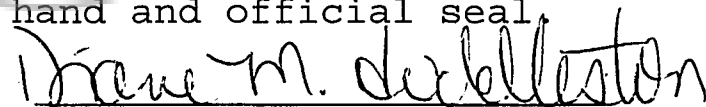


Gary Clark, Executive Vice President

STATE OF CALIFORNIA)
COUNTY OF SACRAMENTO) S.S.

On September 19, 1995, before me, Diane M. Huddleston,
personally appeared Gary Clark
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.

WITNESS my hand and official seal.

Signature: 



372885

BK 1095PG2658

COPY

REQUESTED BY
Commerce Security Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 OCT 16 P4:08

LINDA SLATER
RECORDER

\$ 11.00 PAID K2 DEPUTY

372885

BK 1095PG2659