

LOAN NO. 400472-0
ESC. NO.

**SUBSTITUTION OF TRUSTEE AND
DEED OF FULL RECONVEYANCE**

RECON NO. 22558

WHEREAS, C W Riggan and Marguerite M Riggan,
husband and wife as joint tenants

with right of survivorship

Sierra Financial Corporation

American Savings & Loan Association

was the original Trustor

was the original Trustee, and

was the original Beneficiary under that certain deed of Trust dated October 20, 1970

and recorded on 11/03/70, in book 80, page 651-654 of Official

Record of Douglas County, Nevada under Document No. 50045

and WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and instead of said original Trustee thereunder, in the manner in said Deed of Trust provided,

THEREFORE, the undersigned hereby substitutes AMERICORP Financial Inc., as trustee under said deed of trust.

NOW, THEREFORE, AMERICORP Financial Inc., as substituted Trustee, does hereby reconvey without warranty, to the person(s) legally entitled thereto, the estate held by trustee, declaring that the indebtedness secured by said deed of trust HAS BEEN FULLY PAID.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated December 11, 1995

AMERICAN FEDERAL SAVINGS BANK by reason
of merger with First Western Bank formerly
First Western Savings Beneficiary

BY: Paul Lathrop
Paul Lathrop, Assistant VP

AMERICORP FINANCIAL INC.

BY: Philomena Plunket Trustee
PHILOMENA PLUNKET Trustee

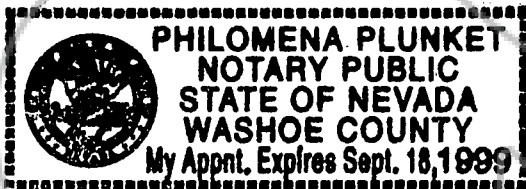
STATE OF NEVADA)
COUNTY OF WASHOE) ss.

On December 11, 1995 personally appeared
before me, a Notary Public said County and State,
Paul Lathrop

known to me to be the person who executed the within instrument
on behalf of the Corporation named above and acknowledged to
me that such Corporation executed the same

Signature Philomena Plunket
Philomena Plunket

Name (typed or printed)

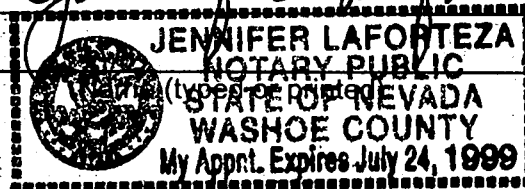


STATE OF NEVADA)
COUNTY OF WASHOE) ss.

On December 15, 1995 personally appeared
before me, a Notary Public said County and State,
Philomena Plunket

known to me to be the person who executed the within instrument
on behalf of the Corporation named above and acknowledged to
me that such Corporation executed the same

Signature Jennifer LaForteza



(This area for official notarial seal)

RECORDING REQUESTED BY

Americorp Financial Inc to
Douglas County Recorder

WHEN RECORDED MAIL ORIGINAL COPY TO

Bruce A Humphries
Nancy Humphries
1565 Putter Ln
Gardnerville, NV 89410

(SPACE FOR RECORDER'S USE)

REQUESTED BY
Americorp Financial
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'96 JAN -9 A1:11

LINDA SLATER
RECORDER

378597

PAID 10.00 DEPUTY