

LOAN NO. 400511-0  
ESC. NO.

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

RECON NO. 22601

WHEREAS, Michael J Barnato and Cheryl L Barnato,  
husband and wife as joint tenants

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 June 17, 1966  
and recorded on 06/28/66, in book 41, page 654-655 of Official  
Record of Douglas County, Nevada under Document No. 32722

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

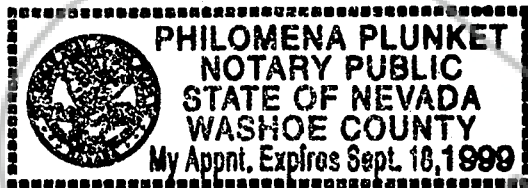
BY: Paul Lathrop  
Paul Lathrop, Assistant VP

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)

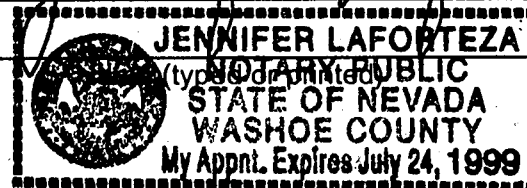


AMERICORP FINANCIAL INC.  
BY: Philomena Plunket  
PHILOMENA PLUNKET Trustee

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

Judith S Barnato  
P O Box 8  
Zephyr Cove, NV 89448

(SPACE FOR RECORDER'S USE)

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

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378598

LINDA SLATER  
RECORDER  
PAID/DEPUTY