SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEN RECORDED MAIL TO: WILLIAM A DOWNEY 3637 LARCH AVE SUITE 3 S LAKE TAHOE, CA 96150

First Interstate Bank of Nevada, N.A., is the Owner and Holder of the note and Deed of Trust dated FEBRUARY 9TH, 1994 executed by WILLIAM A DOWNEY AND JULIE L DOWNEY HUSBAND AND WIFE AS JOINT TENANTS, as Trustors, to WESTERN TITLE, as Trustee, for the benefit of First Interstate Bank of Nevada, N.A., as Beneficiary, which note and Deed of Trust was recorded in the Office of the County Recorder of DOUGLAS County, Nevada, as Document No. 335716, Book 0494, Page(s) 3988-3992, on APRIL 21ST, 1994.

NOW, THEREFORE, the undersigned present Beneficiary hereby substitutes First Interstate Bank of Nevada, N.A., as Trustee in lieu of the above named trustee under said Note and Deed of Trust, First Interstate Bank of Nevada, N.A. hereby accepts appointment as Trustee under said Note and Deed of Trust; and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Note and Deed of Trust does hereby reconvey unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Note and Deed of Trust.

By:

SUBSTITUTION OF TRUSTEE

RECONVEYANCE

AUTHORIZED SIGNER

First Interstate Bank of Nevada, N.A.

AUTHORIZED SIGNER

First Interstate Bank of Nevada, N.A.

STATE OF ARIZONA

) ss

COUNTY OF MARICOPA

This 12TH day of JANUARY, 1996, personally appeared before me, a Notary Public,

MICHELLE K SLOAT, who acknowledged

that they executed the above instrument. MELANIE HAYES Notary Public - State of Arizona. MARICOPA COUNTY My Commission Expires Jan. 6, 1998

Seal:

Notary Public

Loan # 812-746-6094965-8001 PD DT 12-12-95 MCH 94020872F

REQUESTED BY

STEWART TITLE of DOUGLAS COUNTY NOFFICIAL RECORDS OF DOUGLAS CO.. NEVADA

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