

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Leader Federal Bank for Savings f/k/a Leader Federal Savings and Loan Association as the owner and holder of the note and Deed of Trust dated MAY 20TH, 1988, executed by RAYMOND LEIDICH AND BETH LEIDICH, HUSBAND AND WIFE Trustor, to SECURITY TITLE COMPANY Trustee, for CITY FEDERAL SAVINGS BANK Beneficiary, which Deed of Trust was recorded JUNE 13TH, 1988, in Book 688 * of Official Records of DOUGLAS County, Nevada as Document No. 179918 hereby substitutes Leader Federal Bank for Savings f/k/a Leader Federal Savings and Loan Association as trustee in lieu of the Trustee therein.

*Page 1780

Leader Federal Bank for Savings f/k/a Leader Federal Savings and Loan Association hereby accepts said appointment as Trustee under the above Deed of Trust, and as sucessor trustee, and purduant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERTO, all the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF the owner and holder above named, and Leader Federal Bank for Savings f/k/a Leader Federal Savings and Loan Association successor Trustee, have caused this instrument to be executed, each in its repective interest.

Dated: JANUARY 24TH, 1996

Leader Federal Bank for Savings f/k/a
Leader Federal Savings and Loan Association
Owner

SEAL

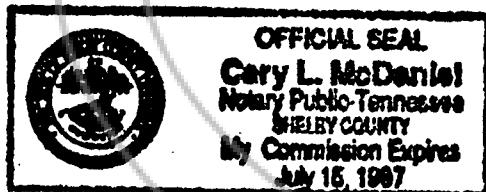
[Signature]
By: Robert B. Adams - Vice President

[Signature]
By: Paul Dalton - Assistant Secretary

State of Tennessee
County of Shelby

On this 24TH day of JANUARY, 1996 personally appeared before me, a Notary Public, in and for said County and State, Robert B. Adams - Vice President and Paul Dalton - Assistant Secretary known to me to be the persons described in and who executed the foregoing instrument, who acknowledged to me that they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

[Signature]
CARY L. MCDANIEL - Notary Public



Escrow No. 95021601
Loan # 803689-9 (1995)

Property Address: 764-B BIGLER COURT STATELINE, NV 89449

Prepared by:
LEADER FEDERAL BANK FOR SAVINGS
P.I.F. DEPT. - ABA
158 MADISON AVE, MEMPHIS, TN. 38103

380646
BK0296PG0884

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

'96 FEB -7 AIO:12

LINDA SLATER
RECORDER
\$10.00 PAID [Signature] DEPUTY