

LOAN NO. 181500-3
ESC. NO.

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

RECON NO. 22898

WHEREAS, Roger G. Harker and Rebecca A. Harker, his wife, residents of Minden,
Douglas County, Nevada

_____ was the original Trustor
FIRST AMERICAN TITLE COMPANY OF NEVADA
_____ was the original Trustee, and
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION

was the original Beneficiary under that certain deed of Trust dated May 3, 1971
and recorded on May 4, 1971, in book 86, page 451-453 of Official
Record of DOUGLAS County, Nevada under Document No. 52593

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 February 6, 19 96
NORWEST BANK NEVADA, a Federal Savings Bank
successor in interest to American Federal
Savings Bank formerly Union Federal Beneficiary

BY: Andrew B. George
Andrew B. George, VP Sr. Credit Officer

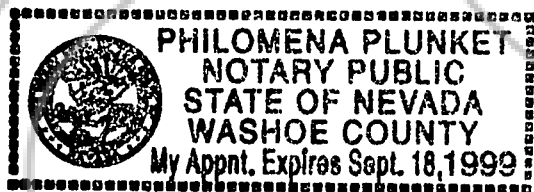
STATE OF NEVADA)
COUNTY OF WASHOE) ss.

On February 6, 1996 personally appeared
before me, a Notary Public said County and State,

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.

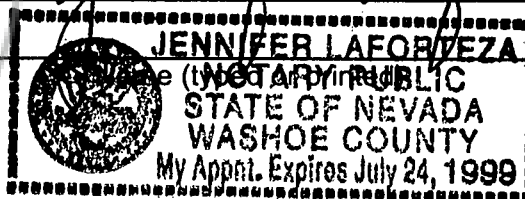
BY: Philomena Plunket Trustee
PHILOMENA PLUNKET Trustee

STATE OF NEVADA)
COUNTY OF WASHOE) ss.

On February 6, 1996 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
Jennifer LaForteza



(This area for official notarial seal)

RECORDING REQUESTED BY

Americorp Financial Inc. to
Douglas County Recorder
P O Box 218
Minden, NV 89423

WHEN RECORDED MAIL ORIGINAL COPY TO

Roger Harker
Sheryl Harker
P O Box 764
Minden, NV 89423

(SPACE FOR RECORDER'S USE)

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

'96 FEB 12 AM 1:28

381030

LINDA SLATER
RECORDER

PAID K2 DEPUTY