

Escrow

Loan No 683144

WHEN RECORDED MAIL TO:

COMMERCE SECURITY BANK

1515 River Park Dr. St. 100

Sacramento, Ca. 95815

Atten: Jean Goulart

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS , James R. Demme and Ann M. Demme, Husband and Wife as TRUSTOR (s) did on October 24, 1994 , execute a Deed of Trust wherein they are called TRUSTOR, Western Title Company, Inc. is therein called Trustee, and COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS is therein called Beneficiary, which Deed of Trust was recorded October 28, 1994, as Document 349634, Book 1094 Page 5096 of Official Records in the Office of the County Recorder of Douglas County, Nevada, to which recordation particularly reference is hereby made:

Said Beneficiary has elected to appoint and substitute COMMERCE SECURITY BANK, A CALIFORNIA CORPORATION as Trustee under said Deed of Trust, in the place and stead of Western Title Company, the original Trustee, thereby revoking the power of said original Trustee, and terminating any interest THEY may have in said real property.

COMMERCE SECURITY BANK, A CALIFORNIA CORPORATION, hereby accept said appointment as Trustee under said Deed of Trust and successor Trustee, pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust does hereby RECONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO ALL ESTATE NOW HELD BY IT UNDER SAID TRUST.

IN WITNESS WHEREOF, the owner and holder above and above named Successor Trustee, as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

BENEFICIARY
Commerce Security Bank,
A California Corporation

[Signature]

Curtis Dair - First Vice President

SUCCESSOR TRUSTEE
Commerce Security Bank,
A California Corporation

[Signature]

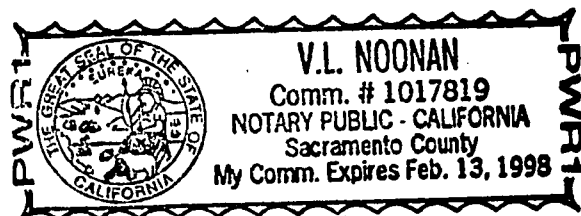
Curtis Dair - First Vice President

STATE OF CALIFORNIA) S.S.
COUNTY OF SACRAMENTO)

On February 13, 1996, before me, V. L. Noonan, personally appeared , Curtis Dair personally known to me (or proved on the basis of satisfactory evidence) to be the person (s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: *V. L. Noonan*
V. L. Noonan



381607

BK0296PG3129

COPY

REQUESTED BY
Commerce Security
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'96 FEB 20 AM 1:55

LINDA SLATER
RECORDER

\$ 11.00 PAID K2 DEPUTY

381607
BK 0296 PG 3130