

RECORDING REQUESTED BY:

✓ LOAN NO. 440377 P/O 03/20/96
WHEN RECORDED MAIL TO:
VIRGIL L HIGDON
MARY D HIGDON
10138 MYER PL
CUPERTINO, CA 95014

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned FIRST INTERSTATE BANK OF NEVADA, N.A.
as the owner and holder of the Note secured by the Deed of Trust dated JUNE 30, 1992
made by VIRGIL L HIGDON AND MARY D HIGDON, HUSBAND AND WIFE
Trustor, to STEWART TITLE INSURANCE OF DOUGLAS COUNTY, A NEVADA***
Trustee, for FIRST INTERSTATE BANK OF NEVADA, N.A.
Beneficiary, which Deed of Trust was recorded on JULY 24, 1992
as Document No. 284205, Book 792 Page 4258 of
the Official Records of DOUGLAS County, NEVADA
hereby Substitutes FIRST INTERSTATE BANK OF NEVADA, N.A., as Trustee
in lieu of the Trustee therein. ***CORPORATION

Said Note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied, and as successor Trustee, the undersigned does hereby Reconvey Without Warranty To The Person or Persons Legally Entitled Thereto, all the estate now held by it under said Deed of trust.

This 17th Day of APRIL, 1996.

FIRST INTERSTATE BANK OF NEVADA, N.A.
BY: FIRST INTERSTATE MORTGAGE COMPANY
AS ATTORNEY-IN-FACT;

Owner of Note and Successor Trustee

By: [Signature]
PAMELA STRONG, ASST. VICE PRESIDENT

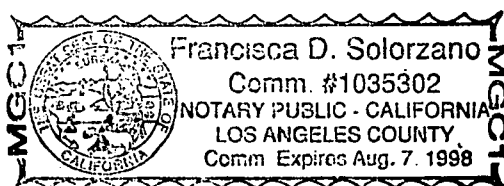
STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

On APRIL 17, 1996 before me, FRANCISCA D. SOLORZANO personally appeared PAMELA STRONG personally known to me (or proved to me 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]
Notary's Signature



387723

BK0596PG2297

COPY

REQUESTED BY
1st Interstate Mort
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'96 MAY 13 P2:17

LINDA SLATER
RECORDER

\$ 11.00 PAID kg DEPUTY

387723
BK 0596 PG 2298