Escrow: 95082218

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NOVASEL & SCHWARTE INVESTMENTS, INC., a California corporation, DBA WESTERN HIGHLAND MORTGAGE CO., is the owner and holder of the Note secured by the Deed of Trust dated MAY 25, 1995, made by LARRY L. LUKINS, a single man, TRUSTORS, to WESTERN TITLE COMPANY, INC., a Nevada corporation, TRUSTEE, for the benefit of NOVASEL & SCHWARTE INVESTMENTS, INC., a California corporation, DBA WESTERN HIGHLAND MORTGAGE CO., BENEFICIARY, for which said Deed of Trust was recorded on JUNE 2, 1995, in the Office of the County Recorder of DOUGLAS County, State of Nevada, in Book 695, Page 294, as Document No. 363363; declares the indebtedness, secured to be paid by said Deed of Trust, has been paid in full, and hereby substitutes ITSELF, whose address is P. O. BOX 11355, SO. LAKE TAHOE, CA 96155 as Trustee in lieu of the above named Trustee under said Deed of Trust.

NOVASEL & SCHWARTE INVESTMENTS, INC., a California corporation, DBA WESTERN HIGHLAND MORTGAGE CO. hereby accepts said appointment as Trustee under said Deed of Trust, and as successor Trustee, pursuant to the request of the owner and holder and in accordance with the provisions the Deed of Trust, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, all estate now held by it under said Deed of Trust.

DAY OF	DAY OF, 1996.
BENEFICIARY	TRUSTEE
NOVASEL & SCHWARTE INVESTMENTS, INC. a California corporation, DBA WESTERN HIGHLAND MORTGAGE CO.	NOVASEL & SCHWARTE INVESTMENTS, INC. a California corporation, DBA WESTERN HIGHLAND MORTGAGE CO.
BY: X Robert I. Novasel	BY: K Routh, Unavel Robert I. Novasel
STATE OF <u>California</u>) COUNTY OF <u>El Orado</u>) SS:	
Robert I. Novasel	ared before me, a Notary Public,
personally known or proved to me to be subscribed to the above instrument who executed the same for the purposes the	acknowledged that they
Notary Public	ROBIN J. BUSH COMM. #1089922 HOTART PUBLIC - CALIFORNIA EL DONADO COUNTY HY CONTY. Expline August 20, 1999

WITNESS

HAND THIS

WHEN RECORDED, MAIL TO: Larry L. Lukins P. O. Box 8755 So. Lake Tahoe, CA 96158

WITNESS MY HAND THIS



ROBIN J. BUSH
COMM. #1069922
NOTARY PUBLIC - CALIFORNIA
BL DORADO COUNTY
My Comm. Replica August 20, 1800

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RECORDER

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