

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Transamerica Financial Services , The Owner
and holder of Note secured by the Deed of Trust dated October 12, 1993 ,
made by Robert Krouss, an unmarried man
as Trustor to Western Title Company, Inc.
as Trustee, for the benefit of Transamerica Financial Services
as Beneficiary, which Deed of Trust was recorded in the Office of the County
Recorder of Douglas County, Nevada in Book 1093 as Document
Page #3107
No. 320459 , hereby substitutes Transamerica Financial Services
as trustee in lieu of the above named Trustee under said Deed of Trust.

Transamerica Financial Services , hereby accepts
said appoint as Trustee under said Deed of Trust and as 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 to the PERSON OR
PERSONS LEGALLY ENTITLED THERETO, But without warranty, all the estate,
title and interest now held by it under said Deed of Trust.

IN WITNESS THEREOF said Owner and Transamerica Financial Services ,
has caused this instrument to be executed by their duly authorized officers,
this 10th day of October , 1996 .

Shari Hilleveld
Shari Hilleveld (trustee)

Shari Hilleveld
Shari Hilleveld (beneficiary)

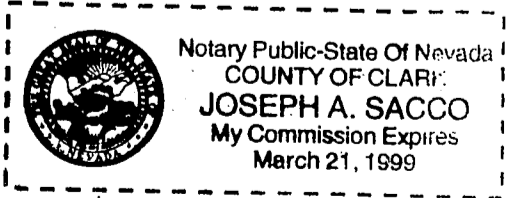
STATE OF NEVADA)
COUNTY OF CLARK)

On this 10th day of October , 1996 ,
personally appeared before me, a Notary Public and for said County and State, .

Shari Hilleveld

known to me to be the person described in and who executed the foregoing
instrument, who acknowledge to me that she executed the same freely and
voluntarily and for the uses and purposes therein mentioned.

Notary Public
Joseph A. Sacco



LV-58
WHEN RECORDED MAIL TO:
TRANSAMERICA
POB 60237
Las Vegas, Nv 89160-0237

REQUESTED BY
Transamerica Financial
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA
Service
'96 OCT 14 AM 11:14

398673
BK 1-096 PG 2327 \$10.00 PAID k2 DEPUTY
LINDA SLATER
RECORDER