

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

CLYDE W. NELSON AND ANN L. NELSON, HUSBAND AND WIFE, are the owners and holders of the Note secured by the Deed of Trust dated 8/23/94, made by BRAD DICKS AND ALICE DICKS, HUSBAND AND WIFE AND EDWARD BJORUM, A SINGLE MAN AS TRUSTORS, to WESTERN TITLE COMPANY, A NEVADA CORP, AS TRUSTEE, for the benefit of CLYDE W. NELSON AND ANN L. NELSON, BENEFICIARY, for which said Deed of Trust was recorded on 10/17/94, in the Office of the County Recorder of DOUGLAS County, State of Nevada, in Book 1094, Page 2744, as Document No. 348683; declares the indebtedness, secured to be paid by said Deed of Trust, has been paid in full, and hereby substitutes CLYDE W. NELSON AND ANN L. NELSON, whose address is box 30620SMB, Grand Cayman, Cayman Island as Trustee in lieu of the above named Trustee under said Deed of Trust.

CLYDE W. NELSON AND ANN L. NELSON 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.

WITNESS My HAND THIS 2ND  
DAY OF FEB., 1996

WITNESS My HAND THIS 2nd  
DAY OF February, 1996.

BENEFICIARY

TRUSTEE

Clyde W. Nelson  
CLYDE W. NELSON  
Ann L. Nelson  
ANN L. NELSON

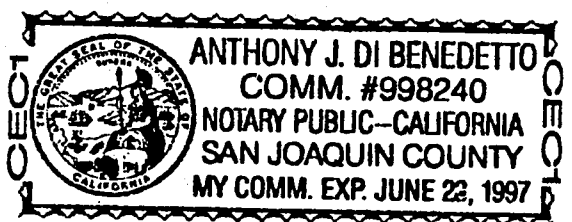
Clyde W. Nelson  
CLYDE W. NELSON  
Ann L. Nelson  
ANN L. NELSON

STATE OF CALIFORNIA )  
  ) ss:  
COUNTY OF CONTRA COSTA

On FEB 2, 1996, personally appeared before me, a Notary Public, CLYDE W. NELSON and ANN L. NELSON personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged that they executed the same for the purposes therein stated.

Anthony J. Di Benedetto  
Notary Public

WHEN RECORDED, MAIL TO:  
Brad Dicks  
PO 612693  
S. Lake Tahoe, CA  
96152



REQUESTED BY  
**Stewart Title of Douglas County**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'96 DEC -9 A10:30

LINDA SLATER  
RECORDER  
\$10.00 PAID ka DEPUTY

**402461**

BK 1296 PG 1086