

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Leader Federal Bank for Savings f/k/a Leader Federal Savings and Loan Association as the owner and holder of the note and Deed of Trust dated JUNE 4TH, 1992, executed by STANLEY PROLO AND MURIEL PROLO, HUSBAND AND WIFE AS JOINT TENANTS Trustor, to STEWART TITLE OF NEVADA Trustee, for CITIZENS NATIONAL MORTGAGE CORPORATION Beneficiary, which Deed of Trust was recorded JUNE 22ND, 1992, in Book 692 PAGE 3766 of Official Records of DOUGLAS County, Nevada as Document No. 281507 hereby substitutes Leader Federal Bank for Savings f/k/a Leader Federal Savings and Loan Association as trustee in lieu of the Trustee therein.

Leader Federal Bank for Savings f/k/a Leader Federal Savings and Loan Association hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERTO, all the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF the owner and holder above named, and Leader Federal Bank for Savings f/k/a Leader Federal Savings and Loan Association successor Trustee, have caused this instrument to be executed, each in its respective interest.

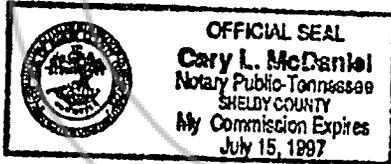
Dated: SEPTEMBER 29TH, 1995

Leader Federal Bank for Savings f/k/a
Leader Federal Savings and Loan Association
Owner

SEAL
[Signature]
By: Robert B. Adams - Vice President
[Signature]
By: Paul Dalton - Assistant Secretary

State of Tennessee
County of Shelby

On this 29TH day of SEPTEMBER, 1995 personally appeared before me, a Notary Public, in and for said County and State, Robert B. Adams - Vice President and Paul Dalton - Assistant Secretary known to me to be the persons described in and who executed the foregoing instrument, who acknowledged to me that they executed the same freely and voluntarily and for the uses and purposes therein mentioned.



[Signature]
CARY L. MCDANIEL - Notary Public

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

Loan # 884497-9 (1995)
Property Address: 890 TILLMAN LN.
4 GARDNERVILLE, NV 89410

'97 FEB -3 A11 127
LINDA SLATER
RECORDER
\$10.00 PAID K2 DEPUTY

0405946
BK0297PG0094

Prepared by:
LEADER FEDERAL BANK FOR SAVINGS
P.I.F. DEPT. - ABA
158 MADISON AVE, MEMPHIS, TN. 38103