RECORDING REQUESTED BY:

WELLS FARGO BANK
P. O. BOX 85071
SAN DIEGO, CA 92186-5293

WHEN RECORDED RETURN TO:

ARTHUR D HILL MARLENE J HILL PO BOX 457 ZEPHYR COVE, NV 89448

Loan No. 0004428439

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, January 2, 1997, by and between AMERICAN SECURITIES COMPANY, a California Corporation ("Successor Trustee"), and Wells Fargo Bank, N.A., as successor to First Interstate Bank of Nevada, N.A., ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated September 7, 1994 and executed by ARTHUR D HILL AND MARLENE J HILL, HUSBAND AND WIFE, as trustor, to FIRST INTERSTATE BANK OF NEVADA, N.A., as trustee ("Original Trustee"), for the benefit of FIRST INTERSTATE BANK OF NEVADA, N.A. ("Original Beneficiary"), which Deed of Trust was recorded on September 9, 1994 in the Office of the Recorder of the County of DOUGLAS, State of Nevada, as Serial No. 345791 in Book(Reel) 0994 at Page(Image) 1383;

WHEREAS, Successor Beneficiary is the Original Beneficiary or successor in interest to Original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust, and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to Original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Trustee and Successor Beneficiary agree as follows:

- 1. Successor Beneficiary, appoints Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust.
- 2. Successor Trustee does hereby quitclaim and reconvey unto the person or persons legally entitled thereto, without any warranty, all of the right, title and interest granted to Original Trustee by the Deed of Trust in the real property described therein, reference being hereby specifically made to the Deed of Trust and record thereof for a particular description of said real property. This reconveyance is executed at the request of Successor Beneficiary.

0406086 BK0297PG0428 , IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above. **AMERICAN SECURITES COMPANY** Wells Fargo Bank, N.A., as successor to First Interstate Bank A CALIFORNIA CORPORATION of Nevada, N.A ("Successor Beneficiary") Successor Trustee") By: By: ASSISTANT SECRETARY CARRIE L. CARLSON **OPERATIONS OFFICER** STATE OF CALIFORNIA County of San Diego DON REED , personally appeared CARRIE L. On January 2, 1997, before me, CARLSON, ASSISTANT SECRETARY, personally known to me (or proved ot me on the basis of satisfactory edvidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument. DON REED WITNESS my hand and official seal. Y PUBLIC-CALIFOR I DIEGO COUNT JUNE 5, 1998 Notary's Signature (Notary's Seal) STATE OF CALIFORNIA County of San Diego DON REED On January 2, 1997, before me, personally appeared CARRIE L. CARLSON, OPERATIONS OFFICER, personally known to me (or proved ot me on the basis of satisfactory edvidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument. DON REED WITNESS my hand and official seal. NOTARY PUBLIC-CALIFORNIA SAN DIEGO COUNTY JUNE 5, 1998 Notary's Signature (Notary's Seal)

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REQUESTED BY

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LINDA SLATER
RECORDER
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