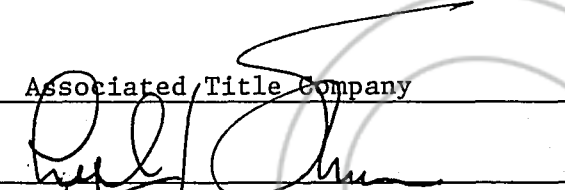
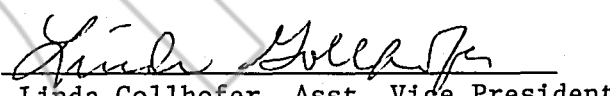


SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Roosevelt Bank, the Owner and holder
of the Note and Deed of Trust dated June 24, 1994, made by
Janice W. Brown and Patrick W. Brown wife and husband
as Joint Tenants
as Trustor(s), to CTX Mortgage Company as
Trustee, for the benefit of CTX Mortgage Company
as Beneficiary, which Deed of Trust was recorded in the Office of the County
Recorder of Douglas County, Nevada in Book 0694 Page 5669 as
Document No. 340917, hereby substitutes Associated Title Company
as Trustee in Lieu of the above named Trustee
under said Deed of Trust. Associated Title Company
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, by without warranty, all the estate, title and
interest now held by it under said Deed of Trust
IN WITNESS WHEREOF said Owner and Successor Trustee, has caused this instrument to be executed by their
duly authorized officers this 6th of June, 19 96


Associated Title Company

Kyle J. Swanson
SUCESSOR TRUSTEE

Roosevelt Bank

Linda Gollhofer, Asst. Vice President
BENEFICIARY

STATE OF Missouri
COUNTY OF Cedar

SEAL

On this 6th day of June, 19 96, personally appeared before
me, a Notary Public in and for said County and State, Linda Gollhofer, Asst. Vice President
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 purpose therein mentioned.


NOTARY PUBLIC
Loretta Jones

LORETTA JONES
Notary Public - Notary Seal
STATE OF MISSOURI
Cedar County
My Commission Expires: Apr. 13, 2000

TF

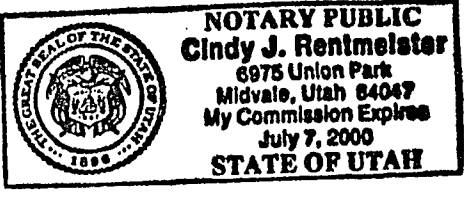
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STATE OF UT)
) ss.
COUNTY OF SALT LAKE)

On February 12, 1997, personally appeared
before me, LYLE J. SWENSON who being by me
duly sworn did say, that he is the said VICE PRESIDENT
of ASSOCIATED TITLE COMPANY
Company, and that the within and foregoing instrument
was signed in behalf of said corporation by authority of a resolution of its
board of directors and said LYLE J. SWENSON duly
acknowledged to me that said corporation executed the same.

My Commission Expires:
July 07, 2000



C. Rentmeister
NOTARY PUBLIC
RESIDING AT:

SALT LAKE CITY UT

COPY

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

'97 FEB 20 P3:14

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LINDA SLATER
RECORDER
\$11.00 PAID ko DEPUTY