SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Phyllis B. Bamert; Surviving Trustee of the Loren and Phyllis Bamert 1992 Family Trust dated October 14,1992 was the original trustor, Western Title Company, Inc. a Nevada Corporation. was the original Trustee, and Kevin o'Brien and Sally o'Brien, Husband and Wife as Joint Tenants. was the original Beneficiary under that certain Deed of Trust date October 4th, 1996 and recorded on October 8, 1996, in Book 1096, Page 1299, as Document No. 398253 of Official Records of Douglas County, State of Nevada, and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided,

THEREFORE, the undersigned hereby substitutes Kevin O'Brian and Sally O'Brian, husband and wife as joint tenants. as Trustee under said Deed of Trust.

NOW, THEREFORE, Kevin O'Brian and Sally O'Brian, husband and wife as joint tenants as substituted Trustee, doe hereby reconvey without warranty, to the person or persons legally entitled thereto, the estate held by the Trustee, declaring that the indebtedness secured by said Deed of Trust HAS BEEN FULLY PAID.

Whenever the context hereof requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: April 28, 1997

KEVIN O'BRYAN

(Beneficiary)

(Trustee)

SALLY O'BATTAN

(Trustee)

(Beneficiary)

CAROL COSTA NOTARY SUBLIC-NEVADA LYON COUNTY prominent expires Nov. 14, 2000 146, 92-0221-12

COUNTY OF

This instrument was acknowledged before me on

CAROL COSTA NOTARY PUBLIC-NEVADA LYON COUNTY

ment Expires Nov. 14, 2000 No. 92-0221-12

When Recorded Mail To:

KEVIN AND SALLY O'HELDAN BRIEN P.O. BOX 2689 STATELINE, NEVADA 89449

WESTERN THILE COMPANY, INC.

IN OFFICIAL REGORDS OF DOUGLAS CO. NEVADA

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\$ 1000 RECORDER LINDA SLATER PAID > DEPUTY