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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

AVCO MORTGAGE CORPORATION, are the owners and holders of the Note secured by the Deed of Trust dated APRIL 25, 1994, made by JESSE W. MCKONE AND MICHELLE L. MCKONE, HUSBAND AND WIFE AS JOINT TENANTS, TRUSTORS, to WESTERN TITLE COMPANY, INC., TRUSTEE, for the benefit of AVCO MORTGAGE CORPORATION BENEFICIARY, for which said Deed of Trust was recorded on APRIL 29, 1994, in the Office of the County Recorder of DOUGLAS County, State of Nevada, in Book 494, Page 6019, as Document No. 336466; declares the indebtedness, secured to be paid by said Deed of Trust, has been paid in full, and hereby substitutes AVCO MORTGAGE CORPORATION

whose address is P.O. BOX 3987 SPARKS, NV. 89423, as Trustee in lieu of the above named Trustee under said Deed of Trust.

AVCO MORTGAGE CORPORATION 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 13th DAY OF May.

WITNESS My HAND THIS 13th DAY OF May.

BENEFICIARY

TRUSTEE

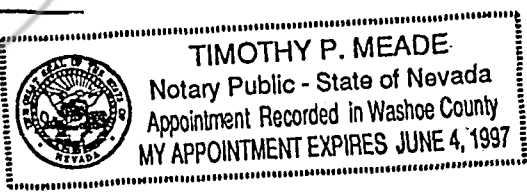
AVCO MORTGAGE CORPORATION
 * BY: Michael L. Knappe
 * MICHAEL L. KNAPE MANAGER

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STATE OF NEVADA)
) ss:
 COUNTY OF WASHOE)

On 13, May 1997, personally appeared before me, a Notary Public, Michael L. Knappe 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.

Timothy P. Meade
 Notary Public



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

WHEN RECORDED, MAIL TO:
 * STEWART TITLE OF DOUGLAS COUNTY
 * P.O. BOX 1029
 * MINDEN, NEVADA 89423

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LINDA SLATER
 RECORDER
 \$10⁵⁰ PAID k2 DEPUTY