

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

Whereas STEWART TITLE OF DOUGLAS COUNTY, is named as Trustee under that certain Deed of Trust executed by PATRICIA HEWSON, dated OCTOBER 11, 1995, recorded OCTOBER 16, 1995, in book 1095 at Page 2630 of Official Records of DOUGLAS County, NEVADA;

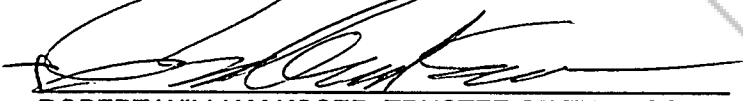
Whereas, the undersigned ROBERT WILLIAM KOSER, TRUSTEE OF THE KOSER BENEVOLENT TRUST DATED SEPTEMBER 3, 1990; is the Beneficiary thereunder and desires to appoint a new Trustee;

Now Therefore, said ROBERT WILLIAM KOSER, TRUSTEE OF THE KOSER BENEVOLENT TRUST DATED SEPTEMBER 3, 1990 does hereby appoint ROBERT WILLIAM KOSER, TRUSTEE OF THE KOSER BENEVOLENT TRUST DATED SEPTEMBER 3, 1990 as Trustee in the place and stead of STEWART TITLE OF DOUGLAS COUNTY;

Whereas, the indebtedness secured to be paid by said Deed of Trust has been fully paid.

Now Therefore, the undersigned as Substituted Trustee does hereby reconvey to the person or persons legally entitled thereto, without warranty, all interest derived to the said Trustee under said Deed of Trust, in the lands therein described.

**BENEFICIARY AND SUBSTITUTED TRUSTEE:**




ROBERT WILLIAM KOSER, TRUSTEE OF THE KOSER BENEVOLENT TRUST DATED SEPTEMBER 3, 1990

State of CALIFORNIA  
County of EL DORADO

On 8/19/97 before me, the undersigned Notary Public in and for said State, personally appeared ROBERT WILLIAM KOSER, TRUSTEE proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the same.

Witness my hand and official seal. *le*

  
Signature (Notary Public in and for said County & State)

Recording Requested by:  
WESTERN TITLE COMPANY

When Recorded Mail To:  
PATRICIA HEWSON

*PO BOX 10065  
Zephyr Cove, NV  
89448*



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

'97 SEP -5 P12:28

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BK0997PG1091

LINDA SLATER  
RECORDER  
\$10.00 PAID *KL* DEPUTY