

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

WHEN RECORDED RETURN TO:

VINCENT LOFRANCO JOYCE B LOFRANCO 301 QUAIL HOLLOW RD FELTON, CA 95018

Loan No. 0005108105

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, August 28, 1997, by and between AMERICAN SECURITIES COMPANY, a California Corporation ("Successor Trustee"), and TEXAS COMMERCE BANK, NATIONAL ASSOCIATION, as Custodian, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated October 30, 1993 and executed by VINCENT LO FRANCO AND JOYCE B. LO FRANCO, HUSBAND AND WIFE, as trustor, to WALTER Z. RIGSBEE & INGRID E. STEGMILLER, as trustee ("Original Trustee"), for the benefit of RYLAND MORTGAGE COMPANY ("Original Beneficiary"), which Deed of Trust was recorded on November 12, 1993 in the Office of the Recorder of the County of DOUGLAS, State of Nevada, as Serial No. 322498 in Book(Reel) 1193 at Page(Image) 2517;

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;

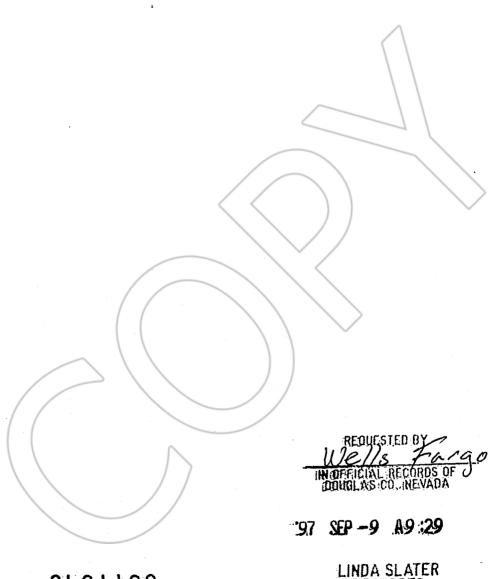
NOW, THEREFORE, Successor Trustee and Successor Beneficiary agree as follows:

- 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.

042119**1** BK0997PG1547 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 A CALIFORNIA CORPORATION ("Successor Trustee") By: CARRIE L. CARLSON ASSISTANT SECRETARY	TEXAS COMMERCE BANK, NATIONAL ASSOCIATION as Custodian ("Successor Beneficiary") By CARRIE L. CARLSON OPERATIONS OFFICER
STATE OF CALIFORNIA County of San Diego	
CARLSON, ASSISTANT SECRETARY, persedvidence) to be the person whose name is executed the same in her authorized capaci upon behalf of which the person acted, executed with the person with th	DARLENE MOSEY Commission #1135049 Notary Public - California San Diego County My Comm. Expires May 2, 2001 (Notary's Seal) ARLENE MOSEY personally appeared CARRIE L mally known to me (or proved ot me on the basis of satisfactory subscribed to the within instrument and acknowledged to me that she ty, and that by her signature on the instrument the person, or entity

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0421192 BK0997PG1549 LINDA SLATER
RECORDER

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