

12
RECORDING REQUESTED BY:

✓ **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.

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IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

AMERICAN SECURITIES COMPANY
A CALIFORNIA CORPORATION
("Successor Trustee")

By:

Carrie L. Carlson
CARRIE L. CARLSON
ASSISTANT SECRETARY

TEXAS COMMERCE BANK, NATIONAL ASSOCIATION,
as Custodian
("Successor Beneficiary")

By:

Carrie L. Carlson
CARRIE L. CARLSON
OPERATIONS OFFICER

STATE OF CALIFORNIA
County of San Diego

On August 28, 1997, before me, DARLENE MOSEY, personally appeared CARRIE L. CARLSON, ASSISTANT SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal.

Darlene Mosey
Notary's Signature



(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

On August 28, 1997, before me, DARLENE MOSEY, personally appeared CARRIE L. CARLSON, OPERATIONS OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal.

Darlene Mosey
Notary's Signature



(Notary's Seal)

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COPY

REQUESTED BY
Wells Fargo
UNOFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER

\$ *12.00* PAID *AS* DEPUTY

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