WHEN RECORDED MAIL TO: WICKER C/O WESTERN TITLE FILE

Escrow No.: M74385CA Reference: WICKER

## SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, HOWARD L. STERN

named as Trustee under that certain Deed of Trust executed by ROBERT JAMES WICKER AND KATHLEEN CHIPMAN WICKER, HUSBAND AND WIFE

Trustor(s), dated October 1, 1995 , recorded on October 6, 1995 Book 1095 , Page 1096 , as Document No. 372119 , of Official Records of DOUGLAS , County, Nevada; and,

WHEREAS, the undersigned is presently the Beneficiary thereunder and desires to appoint a new Trustee;

NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and instead of HOWARD L. STERN

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 of the Trustee under said Deed of Trust, in the lands therein described.

)ss.

PROPERTY ADDRESS:

1765 CLOVER COURT MINDEN, NV 89423

DATED July 7, 1997

STATE OF XXXXXXX MARYLAND

County of Prince Georges

This instrument was acknowledged before me on July 7, 1997 by JENNY GAUS, AVP

SIGNATURE OF BENEFICIARY/TRUSTEE

ANDREWS FEDERAL CREDIT UNION

TRINY GAUS AVP OF LENDING

FOR RECORDER'S USE

Notary Public

MY COMMISSION EXPIRES

WESTERN FITLE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

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