FFC #: 1719783

NAME: STERN, JOHN R. II

P/O DATE: 08/20/97

PREPARED BY: PERRY BUCK

FLEET MORTGAGE GROUP

P.O. BOX 303

MILWAUKEE WI, 53201

AFTER RECORDING, FORWARD TO:

MARQUIS TITLE & ESCROW INC. 1701 COUNTY RD. U.S. HWY 88 MINDEN, NV 89423 ATTN TO:TINA

ESCROW # 970772

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

FLEET NATIONAL BANK, the owner and holder of the Note secured by the Deed of Trust dated 01/02/92, made by JOHN R. STERN, II AND JANYCE STERN, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor to AMFRED FINANCIAL, INC.

as Trustee, for the benefit of AMERICAN FEDERAL SAVINGS BANK, A FEDERAL SAVINGS BANK as Beneficiary, which Deed of Trust was recorded on 01/15/92 in the Office of the County Recorder of DOUGLAS County, State of NEVADA in Book 192 on Page 1716 as Document No. 268979, hereby substitutes FLEET NATIONAL BANK as Trustee in lieu of the above named Trustee under said Deed of Trust.

FLEET NATIONAL BANK, hereby accepts said appointment as Trustee under said Deed of Trust and, as successor trustee, pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, but without warranty, all the estate, title and intrest now held by it under Deed of Trust.

IN WITNESS WHEREOF, said owner and holder has caused this instrument to be executed by their duly authorized officers on 09/15/97.

FLEET NATIONAL BANK

MARY LEMAY, MORTGAGE OFFICER

BY: Julie / Julies

JULIE MULHERN, MORTGAGE OFFICER

TATE OF WISCONSIN

STATE OF WISCONSIN COUNTY OF MILWAUKEE

On 09/15/97 before me, the undersigned, a Notary Public in and for said State, personally appeared MARY LEMAY, known to me (or proved to me on the basis of satisfactory evidence) to be the Mortgage Officer and JULIE MULHERN, known to me (or provided to me on the basis of satisfactory evidence) to be the Mortgage Officer of the Corporation that executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

KLARA KOLODISH, NOTARY PUBLIC

ARA KOLODISH

NOTARY PUBLIC IN THE STATE OF WISCONSIN

Comm. Expires October 17, 1999

My Commission Expires: October 17, 1999

NVFNB.DOT(487) RMS 12/96 Batch: 09/05/97

REQUESTED BY

AST IN C

IN OFFICIAL RECORDS OF DOUGLAS CO... NEVADA

'97 NOV -7 A11:22

LINDA SLATER
RECORDER

S/O PAID / DEPUTY

0425801

BK 1 1 9 7 PG 1 3 7 6