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WHEN RECORDED MAIL TO:  
DAVID A. WILLIAMS  
1231 QUAIL RIDGE RD  
GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE AND  
DEED OF FULL RECONVEYANCE

The undersigned U.S. NATIONAL ASSOCIATION, f/k/a [U.S. BANK OF NEVADA] in and under the provisions of that certain Deed of Trust executed by DAVID A. WILLIAMS, a single man Trustors, to WESTERN TITLE COMPANY, INC. as Trustee for U.S. BANK OF NEVADA dated JULY 6, 1993 and recorded JULY 15, 1993 in the office of the Recorder of DOUGLAS County, State of NEVADA Instrument 312500, Book 0793 Page 2676 of Official Records, do(es) in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of U.S. BANK TRUST COMPANY, N.A. in place and instead of the trustee above named, and do(es) hereby vest in said substituted Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied.

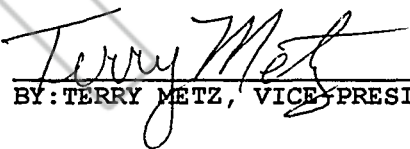
NOW THEREFORE, U.S. BANK TRUST COMPANY, N.A. as substituted Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the County and State above mentioned. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

Dated: November 13, 1997

U.S. BANK TRUST COMPANY, N.A.  
Substituted Trustee

  
TERRY METZ, VICE-PRESIDENT

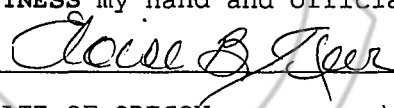
U.S. NATIONAL ASSOCIATION, f/k/a  
[U.S. BANK OF NEVADA]  
Beneficiary

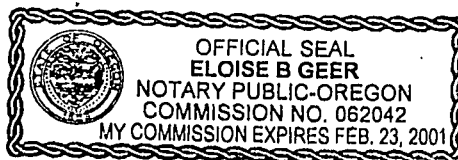
  
BY: TERRY METZ, VICE-PRESIDENT

STATE OF OREGON )  
COUNTY OF MULTNOMAH )

On November 13, 1997 before me, the undersigned, a Notary Public in and for the said County and State, personally appeared TERRY METZ personally known to me to be the VICE-PRESIDENT of the Banking Association/Corporation that executed the within instrument, therein named, and acknowledged to me that such Banking Association/Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

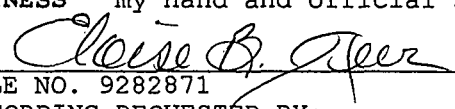
WITNESS my hand and official seal.

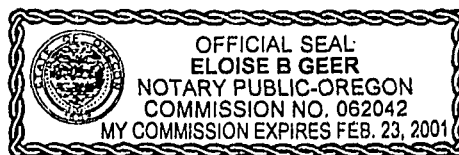
  
STATE OF OREGON )  
COUNTY OF MULTNOMAH )



On November 13, 1997 before me, the undersigned, a Notary Public in and for the said County and State, personally appeared TERRY METZ personally known to me to be the VICE-PRESIDENT of the Banking Association that executed the within instrument, therein named, and acknowledged to me that such Banking Association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

  
FILE NO. 9282871  
RECORDING REQUESTED BY:  
U.S. BANK  
P.O. BOX 5427  
PORTLAND, OR 97228-5427



0428380

BK 1297 PG 2667

COPY

REQUESTED BY  
Cred Loan Servicing  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'97 DEC 12 AM 11:10

0428380  
BK 1297PG2668

LINDA SLATED  
RECORDER  
\$ 11.00 PAID K2 DEPUTY