

Recording Requested By:
Charles F. Curry Company

When Recorded Return To:

✓ Charles F. Curry Company
File Closeout Department
P.O. Box 419888
Kansas City, MO 64141-6888

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Charles F. Curry Company #:25370467 "SMITH" Lender ID:10621/389056MBS Douglas, Nevada

CHARLES F. CURRY COMPANY is the Owner and Holder of the Note secured by the Deed of Trust dated 11/20/1995, made by MARK L SMITH & BETH SMITH, HUSBAND AND WIFE as Trustor, with MARGARET DREWRY as Trustee, for the benefit of CHARLES F. CURRY COMPANY as Beneficiary, which said Deed of Trust was recorded on 11/28/1995 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 375885 Book 1195, Page 4803, wherein said Owner and Holder hereby substitutes CHARLES F. CURRY COMPANY as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 918 Monument Peak Dr, Gardnerville, NV, 89410

IN WITNESS WHEREOF, CHARLES F. CURRY COMPANY as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Charles F. Curry Company
On November 10, 1997

By: Shawnda Merriman
SHAWNDA MERRIMAN, SENIOR VICE
PRESIDENT

SEAL

CHARLES F. CURRY COMPANY 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 without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By Charles F. Curry Company as Trustee
On November 10, 1997

By: Cara Terrell
CARA TERRELL, VICE PRESIDENT

SEAL

STATE OF Missouri
COUNTY OF Clay

ON November 10, 1997, before me, Maria I. Garner, a Notary Public in and for the County of Clay County, State of Missouri, personally appeared Shawnda Merriman, Senior Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Maria I. Garner
Maria I. Garner
Notary Expires: 10/23/1999

MARIA I. GARNER
Notary Public - Notary Seal
STATE OF MISSOURI
Clay County
My Commission Expires Oct. 23, 1999

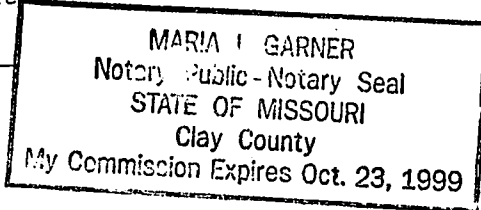
(This area for notarial seal)

STATE OF Missouri
COUNTY OF Clay

ON November 10, 1997, before me, Maria I. Garner, a Notary Public in and for the County of Clay County, State of Missouri, personally appeared Cara Terrell, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

seal

Maria I. Garner
Maria I. Garner
Notary Expires: 10/23/1999



(This area for notarial seal)

Charles F. Curry Co. File Closeout Dept in KC: 471-8300/outside KC: 800-821-5476
AET-19971110-0001 NVDOUGL DOUGLAS NV BAT: 1337/25370467 KXNVSBR1

COOPY

REQUESTED BY
Charles F. Curry Co.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 DEC 22 P2:15

0428975

BK 1297PG 4178

LINDA SLATER
RECORDER
\$ 11.00 PAID *KD* DEPUTY