

WHEN RECORDED MAIL TO:
DEBRA A STEPHENS
P O BOX 7072
STATELINE NV 89449

Escrow No.: val
Reference: IC# 1734

**SUBSTITUTION OF TRUSTEE
AND DEED OF FULL RECONVEYANCE**

WHEREAS, PACIFIC TITLE, INC., A NEVADA CORPORATION

named as Trustee under that certain Deed of Trust executed by
DEBRA A STEPHENS, an unmarried woman

Trustor(s), dated May 24, 1994, recorded on May 26, 1994, in
Book 0594, Page 4507, as Document No. 338313, 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 PACIFIC TITLE, INC., A
NEVADA CORPORATION

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.

PROPERTY ADDRESS:
APN 07-204-03

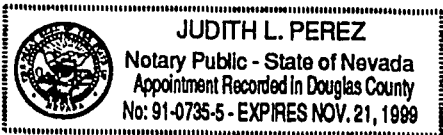
DATED APRIL 15, 1996

STATE OF NEVADA)
County of DOUGLAS)

SIGNATURE OF BENEFICIARY/TRUSTEE
Nancy C Hadfield
NANCY C HADFIELD
Adeline Costello
ADELINE COSTELLO

This instrument was acknowledged
before me on April 15, 1996
by NANCY C. HADFIELD AND ADELINE
COSTELLO

Judith L. Perez
Notary Public



FOR RECORDER'S USE

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 DEC 23 12:09

LINDA SLATER
RECORDER
\$10.00 PAID *ks* DEPUTY

stdfr

0429092

BK 1297 PG 4545