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SUBSTITUTION OF TRUSTEE
AND
DEED OF RECONVEYANCE

WHEREAS, it is the desire of the present Beneficiary(s) to substitute Myer K. Chozen, as trustee of the Myer K. Chozen Trust Declaration dated 12/30/89 in place and stead of Western Title Company, Inc., a Nevada Corporation as Trustee, under Deed of Trust executed by Merrill A. and Jill E. Chozen, Trustees of the Merrill A. and Jill E. Chozen 1981 Trust, U/A dated 11-13-81, Dated June 1, 1994 and recorded July 1, 1994 in Book 794 of Official Records, at Page 108 in the Office of the Douglas County Recorder, State of Nevada.

NOW THEREFORE, Myer K. Chozen, as trustee of the Myer K. Chozen Trust Declaration dated 12/30/89 as Beneficiary(s), do(es) hereby appoint himself as Substituted Trustee and he now succeeds to all title, estate, rights, powers and duties held by Western Title Company, Inc., a Nevada Corporation, under said Deed of Trust:

NOW, WHEREAS, the indebtedness secured to be paid by the Deed of Trust executed by Merrill A. and Jill E. Chozen, Trustees of the Merrill A. and Jill E. Chozen 1981 Trust, U/A dated 11-13-81 to Western Title Company, Inc., a Nevada Corporation as Trustee, dated June 1, 1994 and recorded July 1, 1994 in Book 794 of Official Records, at Page 108 in the Office of the Douglas County Recorder, State of Nevada, has been fully paid.

NOW, THEREFORE, Myer K. Chozen, as trustee of the Myer K. Chozen Trust Declaration dated 12/30/89 as Substituted Trustee, do(es) hereby Grant and Reconvey unto the parties entitled thereto, without warranty, all of the estate and interest derived to the said Trustee, under said Deed of Trust, in the lands therein described, situated in the County of Douglas, State of Nevada reference being hereby specifically made to said Deed of Trustee and the record thereof for a particular description of said land.

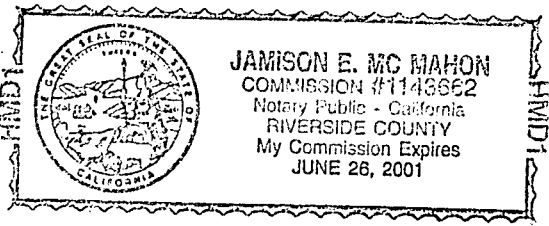
IN WITNESS WHEREOF, I have caused these presents to be executed this 26th day of March, 19 98

Myer K. Chozen Trustee
Myer K. Chozen, Trustee

STATE OF CALIFORNIA
COUNTY OF RIVERSIDE)ss.

On this 26th day of March, 19 98, before me, JAMISON E. McMAHON, a Notary Public in and for said state, personally appeared MYER K. CHOZEN personally known to me or proved to me on the bases of satisfactory evidence to be the person(s) who executed the above instrument, and acknowledged to me that He executed the same for purposes stated therein.

Jamison E. McMahon
(Notary Public)



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COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 MAY 11 AM 10:20

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LINDA SLATER
RECORDER
\$11.00 PAID Ke DEPUTY