

Recording Requested By:
Peterson Consulting LLC

When Recorded Return To:

First American Title Insurance
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20 North Acoma Blvd.
Lake Havasu City, AZ 86403-5923

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

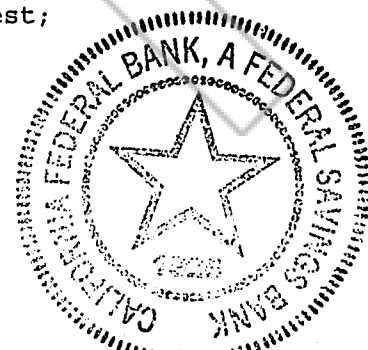
Peterson Consulting LLC #577-864512 "DI BENE" Lender ID:819/ Douglas, Nevada
CALIFORNIA FEDERAL BANK, A FSB, F/K/A CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION is the Owner and Holder of the Note secured by the Deed of Trust dated 07/22/1988, made by JOSEPH T. DI BENE, FRANCES B. DI BENE as Trustor, with CAL-FED ENTERPRISES as Trustee, for the benefit of CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION, A CORPORATION as Beneficiary, which said Deed of Trust was recorded on 07/25/1988 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 182831 Book 788, Page 3289, wherein said Owner and Holder hereby substitutes CAL FED ENTERPRISES, AS TRUSTEE as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 101 Easy Street, Stateline, NV, 89449

IN WITNESS WHEREOF, CALIFORNIA FEDERAL BANK, A FSB, F/K/A CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

California Federal Bank, a FSB, f/k/a
California Federal Savings and Loan
Association
On December 08, 1997

By: [Signature]
KENNETH KLIMA, VICE PRESIDENT



CAL FED ENTERPRISES, AS TRUSTEE 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.

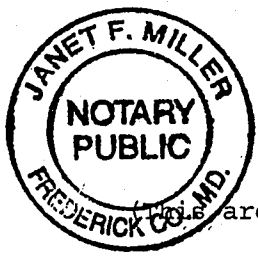
By Cal Fed Enterprises, as Trustee as Trustee
On December 08, 1997

By: [Signature]
KENNETH KLIMA, VICE PRESIDENT

STATE OF Maryland
COUNTY OF Frederick

ON 12/8/97 before me, Janet F. Miller, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared Kenneth Klima, Vice President who acknowledged himself to be the aforesaid officer of the above corporation, and that he, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as the officer designated therein.

[Signature]
Janet F. Miller
Notary Expires: 02/26/2000



area for notarial seal)

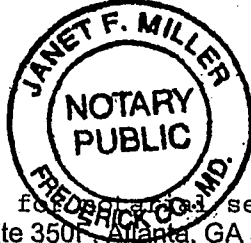
RXJ-19971208-0011 NVDOUGL DOUGLAS NV BAT: 378 KXNVSBRI

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BK0598PG3476

STATE OF Maryland
COUNTY OF Frederick

ON 4/8/97, before me, Janet F. Miller, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared Kenneth Klima, Vice President who acknowledged himself to be the aforesaid officer of the above corporation, and that he, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as the officer designated therein.

Janet F. Miller
Janet F. Miller
Notary Expires: 02/26/2000



(This area for [unclear] seal)

Peterson Consulting LLC, 1360 Peachtree St., NE, Suite 3501, Atlanta, GA 30309
RXJ-19971208-0011 NVDOUGL DOUGLAS NV BAT: 378/577-864512 KXNV5BR1

COPY

REQUESTED BY
Peterson Consulting LLC
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 MAY 18 P1:52

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LINDA SLATER
RECORDER

\$ 11.00 PAID BC DEPUTY