

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Hameed Zafar and Bansi N. Vori, husband and wife as joint tenants
~~by assignment recorded September 13, 1996 in Bk 996, Pg 1730, Doc. NO. 396293~~
 is the Owner and Holder of the Note secured by the Deed of Trust dated July 31
19 96, made by Andrew Hackler and Linda Hackler, husband and wife
as joint tenants, Trustor,
 to First American Title Company of Nevada, Trustee,
 for the benefit of Hameed Zafar and Bansi N. Vori, husband and wife as joint
 tenants by assignment recorded 9/13/96 in Bk 996, Pg 1730, Doc. 396293 as beneficiary,
 which Deed of Trust was recorded on August 22, 1996, in the office of
 the County Recorder of Douglas County, State of Nevada, as Instrument
 No. 394806 in Book 896, Page 3997, wherein Hameed Zafar and
Bansi N. Vori, husband and wife as joint tenants by assignment recorded 9/13/96 in Bk 996, Pg 1730, Doc#396293
~~assignment recorded 9/13/96 in Bk 996, Pg 1730, Doc#396293~~
themselves as Trustee in
 lieu of the above named Trustee under said Deed of Trust.

Hameed Zafar and Bansi N. Vori 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.

IN WITNESS WHEREOF, I/WE Hameed Zafar and Bansi N. Vori
 as Owner and Substituted
 Trustee, have caused this instrument to be executed, each in its respective interest,
 this 29th day of MAY, 1998.

Hameed Zafar
Bansi N. Vori MD

STATE OF CALIFORNIA)
 COUNTY OF Los Angeles) ss

California All Purpose
Acknowledgment: Attached
0441123

On May 29, 1998, before me,
 the undersigned, a Notary Public in and
 for said County and State, personally
 appeared Hameed Zafar and
Bansi N. Vori

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of CALIFORNIA

County of Los Angeles

On May 29, 1998 before me, Janice Tatangelo, Notary Public
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared Hameed Zafar and Banshi N. Vora
Name(s) of Signer(s)

- personally known to me
- 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(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Janice Tatangelo
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: Substitution of Trustee and Deed of Reconveyance

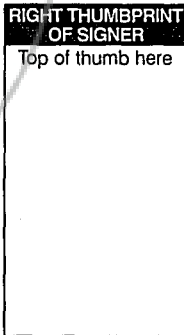
Document Date: 5/29/98 Number of Pages: 1

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

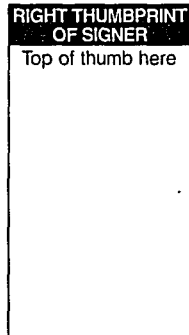
- Individual
- Corporate Officer
Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing:

Signer's Name: _____

- Individual
- Corporate Officer
Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing:

COPY

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

'98 JUN -2 P3:16

0441123

BK0698PG0526

LINDA SLATER
RECORDER
\$ 12.00 PAID BL DEPUTY