P.O. BOX 790002

ST. LOUIS, MO 63179-0002

CMI ACCOUNT # 628026726 PREPARED BY: G SOLOMON

#98020874

## SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

THE UNDERSIGNED THE PRUDENTIAL HOME MORTGAGAE COMPANY INC, AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED SEPTEMBER 23, 1994 MADE BY BOB REYNOLDS AND DEBBIE REYNOLDS, TRUSTOR TO UNITED TITLE OF NEVADA, TRUSTEE FOR THE PRUDENTIAL HOME MORTGAGE COMPANY INC, BENEFICIARY WHICH DEED OF TRUST WAS RECORDED OCTOBER 6, 1994 AS DOCUMENT NO. 347879, IN BOOK 1094, PAGE 1024, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, HEREBY SUBSTITUTES THE PRUDENTIAL HOME MORTGAGE COMPANY INC, AS TRUSTEE IN LIEU OF THE TRUSTEE THEREIN.

SEE ATTACHED/OTHER SIDE

SAID NOTE, TOGETHER WITH ALL OTHER INDEBTEDNESS SECURED BY SAID DEED OF TRUST, HAS BEEN FULLY PAID AND SATISFIED, AND AS SUCCESSOR TRUSTEE, THE UNDERSIGNED DOES HEREBY RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

IN WITNESS WHEREOF WE HAVE HEREUNTO SET OUR HANDS ON AUGUST 4, 1998.

MINIMININ

MINIOELAWARINI

THE PRUDENTIAL HOME MORTGAGAE COMPANY INC

MARSHA Å. KOVECSI ASSISTANT SECRETARY

STATE OF MISSOURI

COUNTY OF ST. LOUIS

CITICORP MORTGAGE, INC.

DEBRA HELD

ASSISTANT SECRETARY

ON AUGUST 4, 1998 PERSONALLY APPEARED BEFORE ME MARSHA A. KOVECSI AND DEBRA HELD WHO BY ME DULY SWORN DID SAY, FOR HERSELF, THAT SHE, THE SAID MARSHA A. KOVECSI AND DEBRA HELD IS THE ASSISTANT SECRETARY OF THE PRUDENTIAL HOME MORTGAGAE COMPANY INC, AND THAT THE WITHIN AND FOREGOING INSTRUMENT WAS SIGNED IN BEHALF OF SAID CORPORATION BY AUTHORITY OF A RESOLUTION OF ITS BOARD OF DIRECTORS AND SAID MARSHA A. KOVECSI AND DEBRA HELD DULY ACKNOWLEDGED TO ME THAT SAID CORPORATION EXECUTED THE SAME AND THAT THE SEAL AFFIXED IS THE SEAL OF SAID CORPORATION.

NOTARY PUBLIC

S. HARLAN

Notary Public - Notary Scal

STATE OF MISSOURI

MY COMMISSION EXP. APR. 17, 2000

Order No.: 94020913

## EXHIBIT A

... LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada County of Douglas, described as follows:

Lot 1, in Block D, as shown on the map of LOGAN CREEK ESTATES, filed in the Office of the County Recorder of Douglas County, Nevada, on March 8, 1960, as Document No. 15688.

TOGETHER WITH the right of owners to have access to the water of Lake Tahoe as set forth in Deed recorded December 17, 1973, in Book 1273, Page 387, Document No. 70682, Official Records of Douglas County, State of Nevada.

Assessors Parcel No. 03-022-16

0447723 BK 0898P64897

REDUESTED BY STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

94 DCT -6 P3:39

347879

SCHEDULE A

CLTA PRELIMINARY REPORT (7/88) BK 109 L. PG 103 L.

SUZANNE BEAUDREAU

OF RECORDER

OF PART | DEPUT | STEWART TITLE

Guaranty Company

REQUESTED BY STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA AUG 25 A10 :32 **'**98 LINDA SLATER RECORDER 0447723 BK0898PG4898