SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS: JOANN KARAM, WHO ACQUIRED BENEFICIAL INTEREST AS JOANN, AN UNMARRIED WOMAN are the Owners and Holders of the Note secured by the Deed of Trust, both dated JUNE 20, 1996, made by ANGELO MORALES, AN UNMARRIED MAN, TRUSTORS, to, WESTERN TITLE, MINDEN NEVADA, A CORPORATION, TRUSTEE, for the benefit of JOANN, AN UNMARRIED WOMAN BENEFICIARY, which said Deed of Trust was recorded in the Office of the County Recorder of DOUGLAS, County, State of Nevada in Book 696, at Page 4041, as Document No. 390627, hereby SUBSTITUTES JOANN KARAM, as TRUSTEE, in Lieu of the above Trustee, under said Deed of Trust.

AND, JOANN KARAM, hereby ACCEPTS the appointment as TRUSTEE under said Deed of Trust, and as SUCCESSOR TRUSTEE, pursuant to the Request of said Owners and Holders, 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 of the estate held by it under said Deed of Trust.

IN WITNESS THEREOF JOANN KARAM HAVE CAUSED THESE PRESENTS TO BE EXECUTED BY HER, THIS DAY OF OCTOBER, 1998

Beneficiary

Beneficiary

STATE OF NEVADA)
) SS
COUNTY OF WASHOE)

ON BEFORE ME the undersigned, a Notary Public in and for said County and State personally appeared JOANN KARAM who acknowledged that she executed the above instrument.

Notary Public

NOTARY PUBLIC
STATE OF NEVADA
County of Washoe
BARBARA GEIST
My Appointment Expires March 27, 1999

IN WITNESS THEREOF JOANN KARAM HAVE CAUSED THESE PRESENTS TO BE EXECUTED BY HER, THIS DAY OF OCTOBER, 1998

Trustee

Trustee

STATE OF NEVADA)
) SS
COUNTY OF WASHOE)

ON BEFORE ME the undersigned, a Notary Public in and for said County and State personally appeared JOANN KARAM who acknowledged that she executed the above instrument.

Notary Public

NOTARY PUBLIC
STATE OF NEVADA
County of Washoe
BARBARA GEIST
My Appointment Expires March 27, 1999

REQUESTED BY
Angelo Morales
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 OCT 26 A11 :18

LINDA SLATER
RECORDER
$ 10.00 PAID KO DEPUTY

WHEN RECORDED MAIL TO:

Angelo Morales
5 Harbor Pt Dr
Mill Valley Ca 94941

0452503

BK1098PG5018