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

Beneficiary

Trustee

STATE OF NEVADA

) SS

STATE OF NEVADA

) SS

COUNTY OF WASHOE

COUNTY OF WASHOE

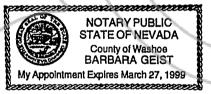
ON BEFORE ME the undersigned, a Notary Public in BEFORE ME the undersigned, a Notary Public in and for said County and State personally appeared and for said County and State personally appeared JOANN KARAM who acknowledged that she executed JOANN KARAM who acknowledged that she executed the

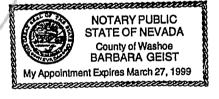
the above instrument. a

Notary Public

above instrument.

Notary Public





WHEN RECORDED MAIL TO:

Angelo Morales 94941 BK1098PG5018

'98 OCT 26 AII :18

S/OSERECORDER LINDA SLATER PAIDKE DEPUTY