Recording Requested By: Liberty Lending Services Inc.

When Recorded Return To:

Liberty Lending Services Inc. P O Box 1000 Wilmington, OH 45177-1000

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Liberty Lending Services Inc. #:050120906 "BARNARD" Lender ID:/06/26/98 Douglas, Nevada
LIBERTY LENDING SERVICES, INC. is the Owner and Holder of the Note secured by
the Deed of Trust dated 10/20/1994, made by JEANNIE O. BARNARD AND JEANNIE O.A.
BARNARD, as Trustor, with U.S. BANCORP MORTGAGE COMPANY as Trustee, for the
benefit of U.S. BANK OF WASHINGTON, NATIONAL ASSOCIATION as Beneficiary, which
said Deed of Trust was recorded on 10/20/1994 in the Office of the County
Recorder of DOUGLAS State of Nevada, as Instrument No. 349508 Book 1094, Page
4777, wherein said Owner and Holder hereby substitutes LIBERTY SAVINGS BANK,
FSB as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 3578 Haystack Drive, Carson City, NV, 89705

IN WITNESS WHEREOF, LIBERTY LENDING SERVICES, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

On (DATE)

AMY J. SPINKS ASST. VICE PRESIDENT

SEAL

LIBERTY SAVINGS BANK, FSB 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.

y LIBERTY SAVINGS BANK, FSB as Trustee

D./.

JOHN H. POWELL, SR. VICE PRESIDENT

SEAL

STATE OF thio COUNTY OF Clinton

ON _/0/9%, before me, Veronica Sue Pierson, a Notary Public in and for the County of Clinton County, State of Ohio, personally appeared Amy J. Spinks, Asst. Vice President, personally known to me (or 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted executed the instrument.

Veronica Sue Pierson Notary Expires: 06/01/2003

(This area for notarial seal)

SEAL'

STATE OF Ohio COUNTY OF Clinton

ON 9359, before me, Diane Morris, a Notary Public in and for the County of Clinton County, State of Ohio, personally appeared John H. Powell, Sr. Vice President, personally known to me (or 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Diane Morris

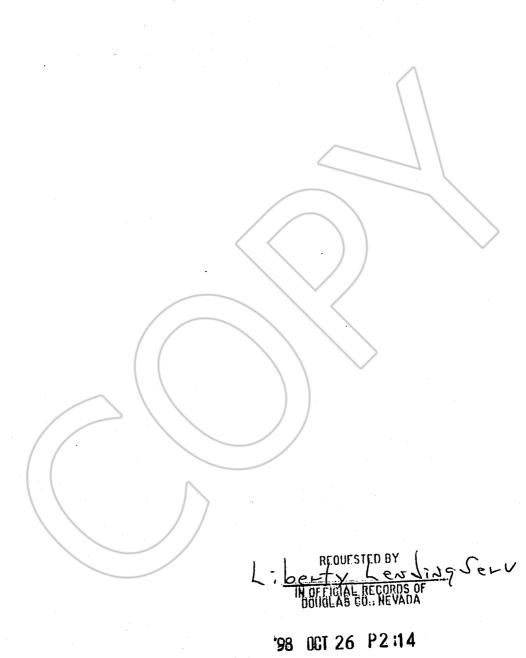
Notary Expires: 06/03/2002

brros

0452539

BK 1 0 9 8 PG 5 0 9 7

SEAL



0452539 BK 1098PG5098 LINDA SLATER
RECORDER
PAID 1/2 DEPUTY