

RECORDED AT THE REQUEST OF:

Created by Laurece Wilson
Merrill Lynch Credit Corporation
4802 Deer Lake Drive East
Jacksonville, FL 32246-6484

WHEN RECORDED, MAIL TO:

Lee and Brenda Herron
863 N. Kellogg
Santa Barbara, CA 93111

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Merrill Lynch Credit Corporation is/are the present owner(s) of a promissory note dated March 9, 1994, executed by Lee F. Herron and Brenda M. Herron, husband and wife as joint tenants in the amount of \$205,000.00, secured by Deed of Trust executed by the makers of said note, wherein Stewart Title of Nevada is named as Trustee, recorded March 14, 1994 as Instrument No. 332148 in Book 0394, Page 2200, of Real Estate records, in the Office of the Recorder of Douglas County, Nevada, and

WHEREAS the undersigned as the present beneficiary of the Deed of Trust desire to change the Trustee therein, and

WHEREAS the undersigned further desire to have the property hereinafter mentioned reconveyed by reason of the payment of the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said Deed of Trust in place of the original Trustee above mentioned, with the power to perform the Trustee, DOES HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust.

Dated this 10th day of February, 1999.

Merrill Lynch Credit Corporation

By: [Signature]
Bridget Lovett, Assistant Secretary

[Signature]
Ray Chapman, Vice President

SEAL

STATE OF FLORIDA
COUNTY OF DUVAL

On the 10th day of February, 1999, before me, a notary public, the undersigned officer, personally appeared Ray Chapman and Bridget Lovett who acknowledged her/himself to be the Vice President and Assistant Secretary respectively, of Merrill Lynch Credit Corporation, a corporation, and that she/he as such officer, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by her/himself as Vice President and Assistant Secretary.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

NOTARY PUBLIC [Signature]



Laurece A. Wilson
MY COMMISSION # CC696156 EXPIRES
November 13, 2001
BONDED THRU TROY FARM INSURANCE, INC

0462367

BK0399PG0414

REQUESTED BY
Merrill Lynch
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 MAR -1 P2:47

0462367

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LINDA SLATER
RECORDER
\$11.00 PAID *12* DEPUTY