

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, CHARLES S. ACHARD AND RITA A. ACHARD, HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP was/were the original Trustor(s), NORTHERN NEVADA TITLE COMPANY, the original trustee, and COMSTOCK BANK, the beneficiary, under that certain Deed of Trust dated November 12, 1992 and recorded in Instrument number 293677, Book 1192, Page(s) 3707, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned Capstead Inc., desires to substitute a new Trustee under said Deed of Trust in place and stead of NORTHERN NEVADA TITLE COMPANY, now therefore, the undersigned hereby substitutes himself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

Capstead Inc.

February 16, 1999

by: Chris White
Chris White
Vice President

ATTEST:

by: Leslie Henson
Leslie Henson
Assistant Secretary

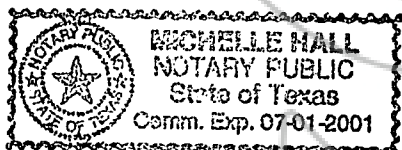
STATE OF TEXAS)
COUNTY OF HARRIS)

On February 16, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared Chris White, Vice President of Capstead Inc., known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.

Michelle Hall

Signature: _____
Notary Public in and for
the State of Texas



Space Below For Recorder's Use

Recording Requested by:
Capstead Inc.

✓ When Recorded Mail this Deed to:
ACCUTRAN SERVICES, INC.
14405 WALTERS RD., #100
HOUSTON, TX 77014

This document was prepared by:
EDWARD T. BURKE AND ASSOCIATES, ESQ.
14405 WALTERS RD, SUITE 100
HOUSTON, TEXAS 77084



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Accutron Services
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DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER

\$ 11.00 PAID K2 DEPUTY