

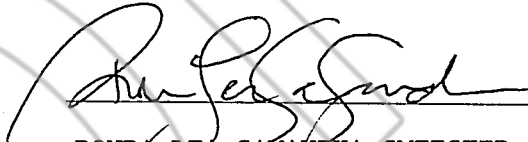
When Recorded Mail to:  
✓ COMMERCIAL CREDIT CORPORATION FORMERLY SECURITY PACIFIC FINANCEAL  
RECEIVED IN ACQUISITION FROM IMPERIAL CREDIT INDUSTRIES, INC.  
5039 SOUTH MCCARRAN BLVD  
RENO, NV 89502

### SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

That IMPERIAL BANCORP, A CALIFORNIA CORPORATION as the  
owner and holder of the Note and Deed of Trust dated on JUNE 26, 1995 made by,  
HOWARD.L. COMBS, AN UNMARRIED MAN

Trustor, to IMPERIAL CREDIT INDUSTRIES, INC. Beneficiary, which Deed of  
Trust was recorded on JUN 29, 1995, as Document No. 365234, in Book 0695, of Official  
Records, DOUGLAS County, Nevada, hereby substitutes HIMSELF  
as Trustee in lieu of the Trustee therein. Said Note together with all other indebtedness secured by said Deed  
of Trust, has been fully paid and satisfied; and as successor Trustee the undersigned does hereby  
**RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED  
THERE TO**, all the estate now held by it under said Deed of Trust.

Dated this 24 day of APRIL, 1999

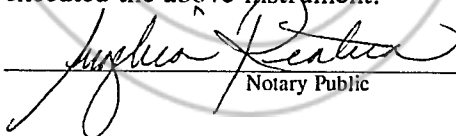
 4/24/99  
Date  
RONDA LEA SAMANTHA SMEESTER CSR  
FOR  
Date

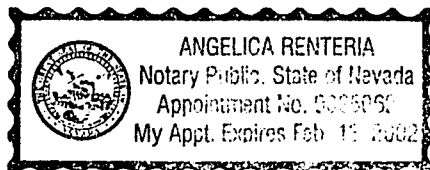
STATE OF NEVADA }  
County of WASHOE } ss.

COMMERCIAL CREDIT CORPORATION  
FORMERLY  
SECURITY PACIFIC FINANCE  
AQUIRED IN ACQUISITION FROM  
IMPERIAL CREDIT INDUSTRIES, INC.

On APRIL 24, 1999 personally  
appeared before me, a Notary Public,  
RONDA LEA SAMANTHA SMEESTER

personally known or proved to me to be the  
person whose name is subscribed to the above  
instrument and who acknowledged that S he  
executed the above instrument.

  
Notary Public



COPY

REQUESTED BY  
Commercial Credit  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 APR 29 P12:46

0466865  
BK0499PG6264

LINDA SLATER  
RECORDER  
\$ 11.00 PAID KS DEPUTY