SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, it is the desire of the present Beneficiary(s) to substitute themselves in place and stead of Western Title Company, Inc. A Nevada Corporation, as Trustee, under Deed of Trust executed by John Daniel Lavach and Gretchen Ann Lavach, husband and wife, dated March 2, 1994 and recorded March 11, 1994 in Book 394 of Official Records, Page 2124 as Document Number 0332125 in the Office of the Douglas County Recorder, State of Nevada,

NOW THEREFORE, F.A.C.T.S, INC. a California Corporation, as Beneficiary(les), do(es) hereby appoint themselves as Substituted Trustee and now succeeds to all title, estate, rights, powers and duties held by Western Title Company, under said Deed of Trust.

NOW, WHEREAS, the indebtedness secured by said Deed of Trust has been fully paid.

NOW, THEREFORE, F.A.C.T.S., INC. do(es) hereby Grant and Reconvey unto the parties entitled thereto, without warranty, all of the estate and interest derived to the said Trustee, under said Deed of Trust, in the lands therein described, situate in the County of Douglas, State of Nevada reference being hereby specifically made to said Deed of Trust and the record thereof for a particular description of said land.

	we caused these presents to be executed this 27^{+7} day of _	Mau
19 <u>99</u> .		
	F.A.C.T.SINC, a California Corp	oration
	The Warls	
	By: Larry M. Wurth	
	Its:	

STATE OF Calfornic
)ss.

COUNTY OF Charge

On this 27 day of hay, 1999, before me, David T. Le land

, a Notary Public in and for said state, personally appeared

LARRY M. Worth

personally known to me or proved to me on the bases of satisfactory evidence to be the person(s) who executed the above instrument, and acknowledged to me that they executed the same for purposes stated therein.

(Notary Public)

DAVID T. LELAND
Commission # 1078684
Notary Public — California
Orange County
My Comm. Expires Dec 3, 1999

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REQUESTED BY FIRST AMERICAN TITLE CO. JUN -2 A11:36 **.**99 LINDA SLATER
SUPERIORDER 0469403 PAID KO DEPUTY BK0699PG0387