

8101070

SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE

The undersigned, JEFFERY HUNTSINGER and FRANCES I. HUNTSINGER, as
the owners and holder of the Note secured by Deed of Trust dated July 24, 1998
made by ELIZABETH S. HATCHER, TRUSTOR to
STEWART TITLE OF DOUGLAS COUNTY, Trustee for
JEFFERY HUNTSINGER and FRANCES I. HUNTSINGER, Beneficiary; Which Deed of
Trust was recorded August 13, 1998, as Document No. 446990, in
Book 898, Page 2721, Official Records of Douglas County, State of
Nevada.

HEREBY substitutes themselves, as Trustee in lieu
of the Trustee therein.

JEFFERY HUNTSINGER and FRANCES I. HUNTSINGER hereby accepts said appointment as
Trustee under the above Deed of Trust, as Successor Trustee, and 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 PERSONS LEGALLY ENTITLED
THERE TO, ALL the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF the owner and holder above named and JEFFERY HUNTSINGER and
FRANCES I. HUNTSINGER as Successor Trustee, has caused this instrument to be
executed, each in its respective interest.

DATED THIS 20th DAY OF April, 1999.

BENEFICIARY

SUCCESSOR TRUSTEE

[Signature]
Jeffery Huntsinger
[Signature]
Frances I. Huntsinger

[Signature]
Jeffery Huntsinger
[Signature]
Frances I. Huntsinger

STATE OF CALIFORNIA)
COUNTY OF El Dorado)ss

On April 20, 1999, before me, a Notary Public in and for said County and
State, personally appeared Jeffery Huntsinger and Frances I. Huntsinger
known to me to be the person(s) who acknowledged that they executed the above
instrument.

WITNESS MY HAND AND OFFICIAL SEAL.

[Signature]

STATE OF)
COUNTY OF)ss



On _____, before me, a Notary Public in and for said County and
State, personally appeared _____
known to me to be the person(s) who acknowledged that _____ executed the above
instrument.

WITNESS MY HAND AND OFFICIAL SEAL.

#49397-RB/00081010-201-1
Return to: ELIZABETH HATCHER - P. O. Box 163
Zephyr Cove, NV 89448

RECORDED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
PAID [Signature] DEPUTY