

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

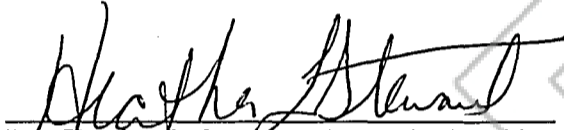
Union Planters Bank, N.A. as the owner and holder of the Note and Deed of Trust dated JUNE 16, 1972 executed by TERRY D. CLODT AND MAXINE CLODT, AS HUSBAND AND WIFE, Trustor, to BANKERS LAND INVESTMENT CO. Trustee, for BANKERS MORTGAGE CO. Beneficiary, which Deed of Trust was recorded JUNE 30, 1972 in BK 102 PG 585 of Official Records of DOUGLAS County, NEVADA, as TERRY D. CLODT AND MAXINE CLODT, HUSBAND AND WIFE hereby substitutes Union Planters Bank N.A. F/K/A Leader Federal Bank For Savings F/K/A Leader Federal Savings & Loan Association as trustee in lieu of the Trustee therein.

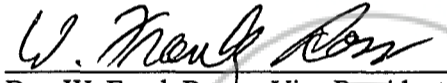
Union Planters National Bank hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and Union Planters Bank N.A. F/K/A Leader Federal Bank For Savings F/K/A Leader Federal Savings & Loan Association successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: MAY 20, 1999.
Union Planters Bank N.A. F/K/A Leader
Federal Bank For Savings F/K/A Leader Federal
Savings & Loan Association

Owner


By: Heather L. Stewart - Asst. Vice President

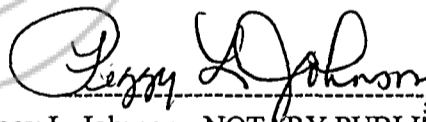

By: W. Frank Ross - Vice President

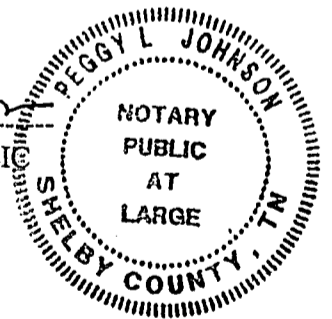
**STATE OF TENNESSEE
COUNTY OF SHELBY**

On this 20 day of MAY, 1999 personally appeared before me, a Notary Public, in and for said County and State, Heather L. Stewart - Asst. Vice President and W. Frank Ross - Vice President known to me to be the persons described in and who executed the foregoing instrument, who acknowledged to me that they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

MY COMMISSION EXPIRES: 12/29/2001

Loan Number: 7861552
Property Address: 375 TOIYABE AVE.
Prepared by: ✓ Union Planters Bank, N.A.
7130 Goodlett Farms Parkway, AX2
Cordova, TN 38018
Tangela L. Robinson


Peggy L. Johnson - NOTARY PUBLIC



REQUESTED BY
Union Planters Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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RECORDER
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