

**SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE**

THE UNDERSIGNED, CENTRAL MORTGAGE COMPANY, a corporation, being the current owner and holder of that certain Note dated November 18, 1991 executed by Randel A. Fox and Karen R. Fox, Husband and Wife and Bernell R. Fox and Gloria G. Fox, Husband and Wife, All as Joint Tenants as Trustor; Placer Title Company as Trustee and Comstock Bank as Beneficiary; and

Which Deed of Trust recorded December 4, 1991 in Book 3677 Page 264, as Instrument No.70688, Official Records of El Dorado County, Nevada and

THE UNDERSIGNED being the present legal owner and holder of the indebtedness secured by said Deed of Trust, hereby substitutes themselves as Trustee in lieu of the above named Trustee under said Deed of Trust.

THE UNDERSIGNED hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does HEREBY RECONVEY, WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO all estate now held by them as Trustee under said Deed of Trust.

IN WITNESS WHEREOF, OWNER AND AS SUCCESSOR TRUSTEE, THE UNDERSIGNED has caused her presence to be executed this 26th day of May, 1999.

CENTRAL MORTGAGE COMPANY, a corporation

By: *Lou Ann Howard*  
Lou Ann Howard, Vice President

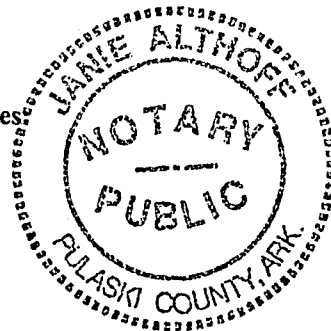
State of Arkansas  
County of Pulaski

On May 26, 1999, before me, the undersigned, a notary public in and for said State, personally appeared Lou Ann Howard Vice President, personally known to me to be the Vice President of Central Mortgage Company and duly authorized to execute the foregoing instrument for and in the name of said association and further stated and acknowledged herself so signed, executed and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

WITNESS MY HAND AND OFFICIAL SEAL

BY *Janie Althoff*  
Janie Althoff, Notary Public

My Commission Expires  
4-25-2006



RECORDED AT THE REQUEST OF:

Central Mortgage Company  
When Recorded, Mail To:  
1501 South Main Street  
Little Rock, Arkansas 72202

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

'99 JUN 22 P12:12

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LINDA SLATER  
RECORDER

PAID *10* DEPUTY