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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan No. 622247
Recon No. 149625

WHEREAS, STEVEN R. KINCAID AND LINDA R. KINCAID. was the original Trustor under that certain Deed of Trust recorded on 09/25/97 in the office of the County Recorder of DOUGLAS County, Nevada as Document number 0422425 in Book , Page .

WHEREAS, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee in place and stead of the original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under that Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

DATED: 05/12/99

Life Bank

By: _____

S.J. Sandoval, Vice President

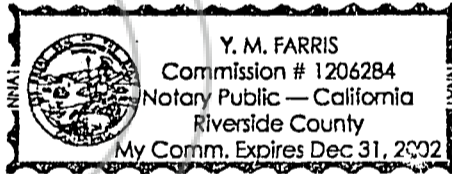
STATE OF CALIFORNIA
COUNTY OF RIVERSIDE

On this 12th of MAY, 1999 before me, the undersigned, a Notary Public for said County and State, personally appeared S.J. Sandoval personally known to me to be an agent of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS MY HAND AND OFFICIAL SEAL



Notary Public




Prepared by and When Recorded mail to:
Consolidated Reconveyance Company, LLC
24011 Ventura Boulevard, Second Floor
Calabasas, CA 91302
LS0

REQUESTED BY
Consolidated Recon.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JUL 28 A9:59

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LINDA SLATER
RECORDER

10.00 PAID  DEPUTY