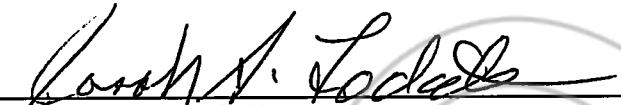


A.P. NO. 37-512-07  
Escrow No. 1999-13557-KB  
WHEN RECORDED MAIL TO:  
Kurt and Linda Cuddy  
236 Peach Court  
Gardnerville, NV 89410

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

JOSEPH LODATO TRUSTEE OF THE JOSEPH LODATO TRUST DATED MAY 18, 1993, are the Owners and Holders of the Note secured by the Deed of Trust, dated June 4, 1999, made by KURT G. CUDDY AND LINDA T. CUDDY, husband and wife as joint tenants, Trustors to FIRST AMERICAN TITLE COMPANY OF NEVADA, a Nevada corporation, Trustee, for the benefit of JOSEPH LODATO TRUSTEE OF THE JOSEPH LODATO TRUST DATED MAY 18, 1993, Beneficiary which Deed of Trust was recorded on June 7, 1999 in the office of the County Recorder of, Nevada, in Book 699, at Page 1509, Document No. 469775, hereby substitutes JOSEPH LODATO TRUSTEE OF THE JOSEPH LODATO TRUST DATED MAY 18, 1993 as Trustee in lieu of the above named Trustee under said Deed of Trust.

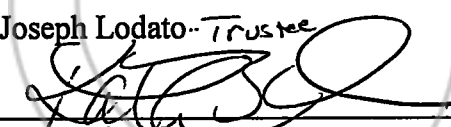
JOSEPH LODATO TRUSTEE OF THE JOSEPH LODATO TRUST DATED MAY 18, 1993, hereby accepts said appointment as Trustee under Deed of Trust, and, as successor Trustee, pursuant to the request of said Owner and Holder and in Accordance with the provisions, of Deed of Trust, does hereby reconvey without warranty to the person or persons legally entitled thereto, all estate now held by it under said Deed of Trust.

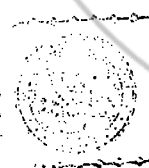
  
\_\_\_\_\_  
JOSEPH LODATO, Trustee  
as Beneficiary and Trustee

Date: 12-7-99

State of Nevada  
County of Douglas

This instrument was acknowledged before me on December 7, 1999, by

Joseph Lodato - Trustee  
  
\_\_\_\_\_  
Notarial Officer


  
KATHY BOLES  
92-2283-5  
NOTARY PUBLIC - NEVADA  
DOUGLAS COUNTY  
My appointment expires Feb. 5, 2007

REQUESTED BY  
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

1999 DEC -9 AM 10: 57

LINDA SLATER  
RECORDER

\$10.00 PAID  DEPUTY

0482254

BK 1299PG 1537