SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

THE UNDERSIGNED, CENTRAL MORGTAGE COMPANY, a corporation, being the current owner and holder of that certain Note dated October 16, 1992, securing a Deed of Trust executed by John W. Stemplinger, An Unmarried Man; Renee J. Gann, An Unmarried Woman, as Joint Tenants as Trustor; Western Title Company, Inc. as Trustee and Comstock Bank as Beneficiary; and

Which Deed of Trust recorded October 22, 1992, as Instrument No. 291435, Book 1092, Page 3914 Official Records of Douglas 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 21 day of December 1999.

CENTRAL MORTGAGE COMPANY

Lou Ann Howard Vice President

State of Arkansas **County of Pulaski**

On December 21, 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

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 Loan No. 11010693

IN OFFICIAL REPORDS OF DOUGLAS CO., NEVADA

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