

Recording Requested By:

When Recorded Return To:

JOE & IRENE KUMBAR
PO BOX 380
LISLE IL 60532

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, MidAmerica Bank, fsb as owner and holder of the Note secured by a Deed of Trust Dated the 29th day of January, 1998 Made by Josef Kumbar and Irene Kumbar, Husband and Wife

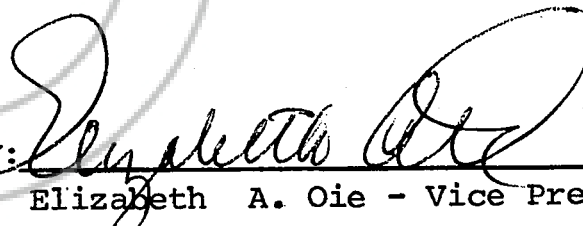
Trustor, to MidAmerica Federal Savings Bank Beneficiary, which Deed of Trust was recorded on the 30th day of January, 1998 Document Number 0431710 Book 0198 Page 5216 of official records, Douglas County, Nevada hereby substitutes as Trustee in Lieu of

MidAmerica Bank, fsb Stewart Title of Douglas County, A Nevada Corporation Said Note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and as successor Trustee the undersigned does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the stated now held by it under said Deed of Trust.

This 13th day of December, 1999

DESCRIPTION: "As described in the above referenced deed of trust"

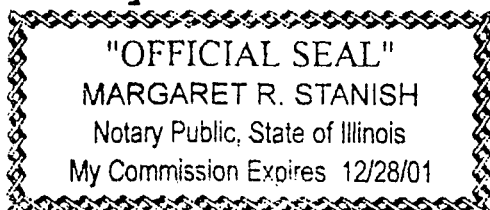
MidAmerica Bank, fsb f/k/s MidAmerica Federal Savings Bank

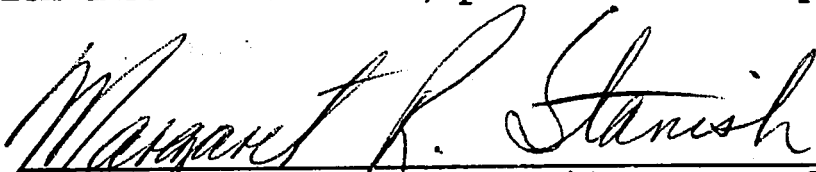
By: 
Elizabeth A. Oie - Vice President

STATE OF Illinois
COUNTY OF Will

On the 13th day of December, 1999 before me the undersigned, a Notary Public in and for said County and State, personally appeared Elizabeth A. Oie the Vice President of MidAmerica Bank, fsb the Corporation that executed the within Instrument, known to me to be the person who executed the within Instrument on behalf of the Corporation herein named and acknowledged to me that such Corporation executed the same, pursuant to its by-laws.

WITNESS my hand and official Seal.




Notary Public in and for said County and State
Margaret R. Stanish Commission Expires 12-28-01

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SEAL

COPY

REQUESTED BY
Joe + Irene Kumbur
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN -4 PM 12: 03

LINDA SLATER
RECORDER

\$ 11.00 PAID KJ DEPUTY

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