

A.P. NO. 1220-04-510-029
Escrow No. 2000-26290-GB
WHEN RECORDED MAIL TO:

H. Dean Bernard
P.O. Box 151
Minden, NV 89423

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

H. Dean Bernard, an unmarried man, are the Owners and Holders of the Note secured by the Deed of Trust, dated September 27, 1999 made by Michael Owen and Kathy G. Owen, husband and wife as joint tenants Trustors to First American Title Company of Nevada, a Nevada Corporation, Trustee for the benefit of H. Dean Bernard, an unmarried man, Beneficiary which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, in Book 1099, at Page 4117, Document No. 0479315, hereby substitutes H. Dean Bernard, an unmarried man as Trustee in lieu of the above named Trustee under said Deed of Trust.

H. Dean Bernard, an unmarried man, hereby accepts said appointment as Trustee under Deed of Trust as successor Trustee, has been duly requested to Quitclaim and reconvey the property herein mentioned, by reason of the payment of the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, IN CONSIDERATION OF said request and payment of its fees in the premises, receipt of which is acknowledged, and payment of said indebtedness, said Trustee DOES HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust.

H. Dean Bernard
H. Dean Bernard

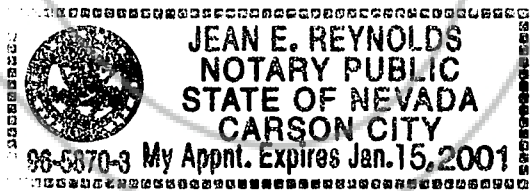
Date: 10/26/00

State of Nevada
County of Douglas

This instrument was acknowledged before me on October 26, 2000, by

H. Dean Bernard

Jean E. Reynolds
Notarial Officer



REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 NOV -2 AM 11: 10

LINDA SLATER
RECORDER

\$ 10.00 PAID Kg DEPUTY

0502640

BK 1100PG0263