

A.P.N. # 1319-03-611-017
ESCROW NO. 020707275

RECORDING REQUESTED BY:
STEWART TITLE COMPANY
WHEN RECORDED MAIL TO:

MR. AND MRS. CARY TOWERY
6800 Redwood Retreat Road
Gilroy, CA 95020

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

GEORGE KOSTKA AND MARIA KOSTKA are the Owners and Holders of the Note secured by the Deed of Trust, dated NOVEMBER 21, 2000, made by CARY E. TOWERY AND CHERYL TOWERY, HUSBAND AND WIFE, Trustors to FIRST AMERICAN TITLE COMPANY OF NEVADA, A NEVADA CORPORATION, Trustee, for the benefit of GEORGE KOSTKA AND MARIA KOSTKA, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, Beneficiary which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada, on NOVEMBER 22, 2000 in Book 1100, at Page 4395, File No. 503775, hereby substitutes GEORGE KOSTKA AND MARIA KOSTKA, as Trustee in lieu of the above named Trustee under said Deed of Trust.

GEORGE KOSTKA AND MARIA KOSTKA hereby accepts said appointment as Trustee under said 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.

IN WITNESS WHEREOF, the undersigned, have caused these presents to be executed by them this 11 day of July, 2002.

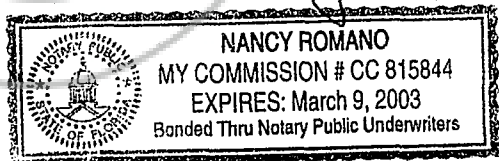
BENEFICIARY AND TRUSTEE:
X George Kostka
GEORGE KOSTKA

X Maria Kostka
MARIA KOSTKA

STATE OF FL
COUNTY OF Collier

This instrument was acknowledged before me on July 11, 2002 by George Kostka only

Signature Nancy Romano
Notary Public



0548690

BK0802PG00923

STATE OF NV)
COUNTY OF Douglas) SS.

This instrument was acknowledged before me on 7/12/02
199 , by Maria Kostka



J. Mayo
Notary Public

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 AUG -5 AM 11:02

LINDA SLATER
RECORDER

\$ 18.00 PAID KJ DEPUTY

0548690

BK0802PG00924