

APN:

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

The undersigned Beneficiaries, in and under the provisions of that certain Deed of Trust executed by RONALD D. CUMMINGS and JOANN B. CUMMINS, HUSBAND AND WIFE AS JOINT WITH THE RIGHT OF SURVIVORSHIP, Trustors, to STEWART TITLE OF DOUGLAS COUNTY, A NEVADA CORPORATION, as Trustee for EUGENE F. OSBORNE AND WILETTA J. OSBORNE HUSBAND AND WIFE AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP, Beneficiaries, dated 17TH DAY OF JANUARY, 1991 and recorded on JANUARY 18TH, 1991 in the office of the Recorder of DOUGLAS, State of Nevada, in Book 191, Page 2472 of Official Records do(es) in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of EUGENE F. OSBORNE AND WILETTA J. OSBORNE in place and instead of STEWART TITLE OF DOUGLAS COUNTY, A NEVADA CORPORATION the Trustee above named, and do(es) hereby vest in said substituted Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named. And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied.

NOW THEREFORE, EUGENE F. OSBORNE AND WILETTA J. OSBORNE, substituted Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the City of Property City County of DOUGLAS, State of Nevada. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

Dated: 2/24/03

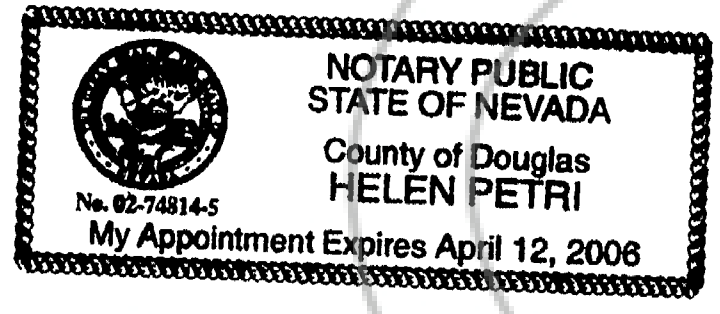
STATE OF NEVADA
 COUNTY OF DOUGLAS

} SS Eugene F. Osborne
 EUGENE F. OSBORNE

This instrument was acknowledged before me on February 24, 2003 by _____

Wiletta J. Osborne
 WILETTA J. OSBORNE

Helen Petri
 Notary Public



(This area for official notarial seal) SPACE BELOW THIS LINE FOR RECORDER'S USE

RECORDING REQUESTED BY
Western Title Company, Inc.
AND WHEN RECORDED MAIL TO

Name **RONALD D. CUMMINGS**
 Street **JOANNE B. CUMMINS**
 Address **618 JILL DRIVE**
 City, St **GARDNERVILLE, NV. 89410**
 Zip

Order No. **IC 1776**

REQUESTED BY
WESTERN TITLE COMPANY, INC.
 IN OFFICIAL RECORDS OF
 DOUGLAS CO. NEVADA

2003 FEB 25 PM 4:21

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 BK 0203 PG 10841

WERNER CHRISTEN
 RECORDER
 \$ 17.00 PAID Kg DEPUTY
subrecon (rev. 07/21/98)

