RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

NAME   American Independent Bank, N.A.
ADDRESS   1644 W. Redondo Beach Blvd.
CITY STATE & ZIP   Gradena, CA 90247

No. 91238

FILED AND RECORDED AT REQUEST OF
American Independent Bank
May 17, 1989
AT 25 MINUTES PAST 2 O'CLOCK
PM IN BOOK 85 OF OFFICIAL
RECORDS, PAGE 92 LINCOLN
COUNTY, NEVADA.

Frank C. Hulse
COUNTY RECORDER
_____ Deputy

SPACE ABOVE THIS LINE FOR RECORDER'S USE

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Ruben Jose Garza and Silva M. Garza _____ was the original

Trustor, _____ J. C. Francis _____ the original

Trustee, and _____ American Independent Bank, N.A. _____

the Beneficiary, under that certain Deed of Trust dated _____ April 21, 1985 _____ and

recorded _____ June 14, 1985 _____ in Book No. 82718 _____, page _____, Official Records

of the County of _____ Lincoln _____, State of Nevada, and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under

said Deed of Trust in place and stead of _____ J. C. Francis _____,
now therefore, the undersigned hereby substitutes (theirselves, himself, herself) as
Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the
person or persons legally entitled thereto, the Estate now held by him thereunder.

DATED: May 5, 1989

AMERICAN INDEPENDENT BANK

By: _____
Maria L. Cedeno
Assistant Vice President

STATE OF CALIFORNIA
COUNTY OF Los Angeles } SS.
On this 8th day of May, in the year
1989, before me, the undersigned, a Notary Public in
and for said County and State, personally appeared Maria L.
Cedeno * * * * * * * * *
personally known
to me (or proved to me on the basis of satisfactory evidence) to be the
Assistant Vice * * * * * President, and
* * * * * * * * * * * * * *
personally known to me (or proved to me on the basis of satisfactory
evidence) to be * * * * * * * * * * * * *
Secretary of the corporation that executed the within instrument, and
acknowledged to me that such corporation executed the within instru-
ment pursuant to its by-laws or a resolution of its board of directors.

Signature Nikki Kim Le
NIKKI KIM LE
Name (Typed or Printed)
Notary Public in and for said County and State

F. 2467 R. 11/82

OFFICIAL SEAL
NIKKI KIM LE
NOTARY PUBLIC - CALIFORNIA
LOS ANGELES COUNTY
My comm. expires SEP 15, 1989

(This area for official notarial seal)