

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

Whereas, FLOYD PRESS WALCH & DIANA B WALCH, was the original TRUSTOR, and MASON MCDUFFIE SERVICE COMPANY, was the original TRUSTEE, and MASON MCDUFFIE MORTGAGE CORPORATION, was the original BENEFICIARY, under that certain DEED OF TRUST dated JUN 02, 1986, recorded JUN 11, 1986, as in Instr. No. 70-679, 89095 of Official Records of LINCOLN COUNTY, NEVADA; and

Whereas, THE UNDERSIGNED BENEFICIARY IS THE PRESENT BENEFICIARY under said DEED OF TRUST, and

Whereas, the undersigned desires to SUBSTITUTE A NEW TRUSTEE under the said DEED OF TRUST in place and instead of the present, duly appointed TRUSTEE.

Now therefore, the undersigned hereby substitutes EMPIRE OF AMERICA REALTY CREDIT CORP., a TRUSTEE.

WHENEVER, the contract hereof so requires, the masculine gender will include the feminine and/or neuter, and the singular number includes the plural.

EMPIRE OF AMERICA REALTY CREDIT CORP., hereby accepts the appointment as TRUSTEE under the above mentioned DEED OF TRUST, and as the successor TRUSTEE, and pursuant to the REQUEST OF SAID BENEFICIARY and holder in accordance with the provisions of said DEED OF TRUST, DOES HEREBY RECONVEY WITHOUT WARRANTY, to the person or persons legally entitled thereof, all the estate now held by it under said DEED OF TRUST.

IN WITNESS WHEREOF THE BENEFICIARY and holder above named, and the successor TRUSTEE have caused this instrument to be executed, each in its respective interest.

DATED: June 12, 1993

SUCCESSOR TRUSTEE

BENEFICIARY

*Cecelia Rainé*  
CECELIA RAINE  
VICE PRESIDENT  
EMPIRE OF AMERICA REALTY CREDIT  
CORP.

*Steve Patterson*  
STEVE PATTERSON  
VICE PRESIDENT  
EMPIRE OF AMERICA REALTY CREDIT  
CORP.

STATE OF NEW YORK  
COUNTY OF ERIE

On June 12, 1993, before me the undersigned, personally appeared CECELIA RAINE the Vice President of EMPIRE OF AMERICA REALTY CREDIT CORP., STEVE PATTERSON, the VICE PRESIDENT of EMPIRE OF AMERICA REALTY CREDIT CORP., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and Official Seal.

RICHARD H. SCHALK JR.  
Notary Public, State of New York  
Qualified in Erie County  
My Commission Expires Nov. 9, 1994

RECORD AND RETURN TO:

FIDELITY NATIONAL TITLE  
3811 W CHARLESTON #210  
LAS VEGAS, NV 89102

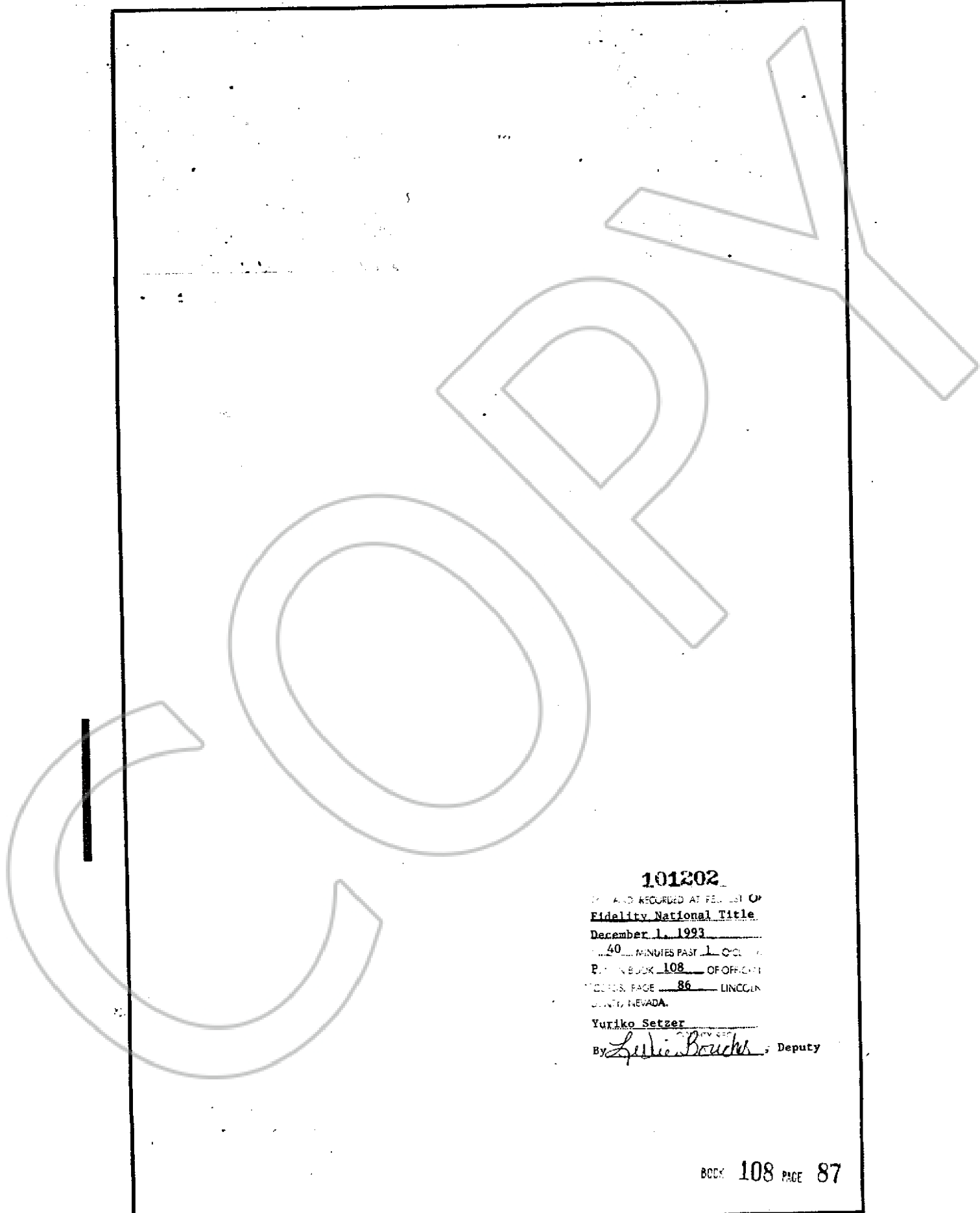
Escrow NO. 4083 FQ



RE: LOAN NUMBER: 341627-8  
117 First W So  
Alamo NV 89001

REF#4083

DC155



101202

DEED AND RECORDED AT FIDELITY OF  
Fidelity National Title

December 1, 1993

40 MINUTES PAST 1 O'CLOCK

P.M. IN BOOK 108 OF OFFICIAL

RECORDS, PAGE 86 LINCOLN  
COUNTY, NEVADA.

Yuriko Setzer

By Leticia Bowcher, Deputy