

Recording requested by / Return to:
Peelle Management Corporation
P.O. Box 1710
Campbell, CA 95009-1710

Substitution Of Trustee And Full Reconveyance

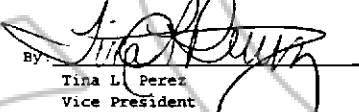
The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: AVONDALE FEDERAL SAVINGS BANK
Original Trustor: WENDY NICHOLS
Recorded in Lincoln County, Nevada, on 05/31/96 as Instrument # 02384 in Book 960531
Tax ID: 138-26-313-016
Trustee: Lawyers Title Insurance Corporation

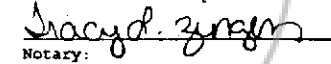
hereby substitutes AVONDALE,
as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 11/06/97
Avondale Federal Savings Bank

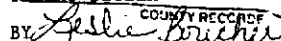
By: 
Tina L. Perez
Vice President

State of IL.
County of DuPage
On 11/06/97, before me, the undersigned, a Notary Public for said County and State, personally appeared Tina L. Perez, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of Avondale Federal Savings Bank, and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Avondale Federal Savings Bank.


Notary:



My Commission Expires
Prepared by: R. S. Stone
Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 (408)866-6868
LNM 0010040721 P.I.F.: 10-21-97
FINAL RECON.CANV 90572 1 0 11/06/97 15:45:39 27-017 NV Lincoln NV-4 16

NO. 110174
FILED AND RECORDED AT REQUEST OF
PEELLE MANAGEMENT CORP.
NOVEMBER 26, 1997
AT 01 MINUTES PAST 1 O'CLOCK
PM IN BOOK 131 OF OFFICIAL
RECORDS PAGE 511 LINCOLN
COUNTY, NEVADA
YURIKO SETZER
BY  COUNTY RECORDER, DEPUTY

BOOK 131 PAGE 511