

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Wayne L. Sayer and Delores J. Calhoun, are the Owners and Holders of the Note secured by the Deed of Trust dated Sept. 14th, 1990, made by Ginger Marie Cowley, Trustors, to Title Insurance and Trust Company, Trustee, for the benefit of Wayne L. Sayer and Delores J. Calhoun, Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of Lincoln County, Nevada, in Book 92, at Page 266, File No. 094973, hereby substitutes Wayne L. Sayer as Trustee in lieu of the above named Trustee under said Deed of Trust.

Wayne L. Sayer hereby accepts said appointment 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, Wayne L. Sayer and Delores J. Calhoun

have caused these presents to be executed by them, this day of 19

Wayne L. Sayer Beneficiary
Delores J. Calhoun Beneficiary

IN WITNESS WHEREOF, Wayne L. Sayer

has caused these presents to be executed by Wayne L. Sayer this day of 19

Wayne L. Sayer Trustee

STATE OF Nevada
COUNTY OF Clark ss.

On March 18, 1998, before me, a Notary Public in and for said County and State, personally appeared Wayne L. Sayer and Delores J. Calhoun, who acknowledged that they executed the above instrument.

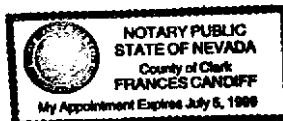
Frances Candiff NOTARY PUBLIC



STATE OF Nevada
COUNTY OF Clark ss.

On March 18, 1998, before me, a Notary Public in and for said County and State, personally appeared Wayne L. Sayer, who acknowledged that he executed the above instrument.

Frances Candiff NOTARY PUBLIC



COPY

NO. 110718

FILED AND RECORDED AT REQUEST OF

GINGER MARTIN

MARCH 20, 1998

AT 00 MINUTES PAST 2 O'CLOCK

PM IN BOOK 133 OF OFFICIAL

RECORDS PAGE 360 LINCOLN

COUNTY, NEVADA.

YURIKO SETZER

BY *Julie Boucher* COUNTY RECORDER DEPUTY