

APN 04-132-02

SUBSTITUTION OF TRUSTEE

UNION MORTGAGE CO. are the Owners and Holders
of the Note secured by the Deed of Trust dated October 05, 1989 made by LAWRENCE L.
CHEENEY and BEVERLY J. CHEENEY, husband and wife
Trustors
NATIONAL COMMUNITY ADVSIORS, INC., a Florida Corporation Trustee
the benefit of KINGSTON INC. Beneficiary,
which Deed of Trust was recorded in the Office of the County Recorder of LINCOLN County, Nevada
in Book 88 Page 331 as File No. 92920 hereby substitutes UNION PLANTERS
NATIONAL BANK, as Trustee in lieu of the above named Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the undersigned have caused these presents to be executed by them, this 30th day of November, 2000.

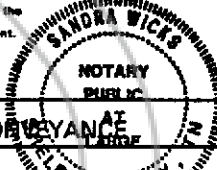
STATE OF Tennessee
County of Shelby

On November 30, 2000 personally appeared before me, a Notary Public,
Marsha P. Murley

UNION PLANTERS NATIONAL BANK
UNION MORTGAGE COMPANY
BY: [Signature]
IT'S Assistant Vice President

personally known or proved to me to be the persons whose names are subscribed to the above instrument, who acknowledged that he/she/they executed the above instrument.

[Signature]
Notary Public Sandra Wicks
My Commission expires: 7-19-2003



DEED OF RECONVEYANCE

UNION PLANTERS NATIONAL BANK, hereby accepts said
appointment as Trustee under said Deed of Trust and, as successor Trustee, 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, the undersigned has caused these presents to be executed by them, this 30th day of November, 2000.

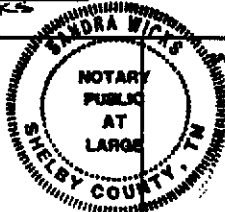
STATE OF Tennessee
County of Shelby

On November 30, 2000 personally appeared before me, a Notary Public,
Marsha P. Murley

UNION PLANTERS NATIONAL BANK
CORPORATE SEAL
BY: [Signature]
IT'S Assistant Vice President

personally known or proved to me to be the persons whose names are subscribed to the above instrument, who acknowledged that he/she/they executed the above instrument.

[Signature]
Notary Public Sandra Wicks
My Commission expires: 7-19-2003



RECORDING REQUESTED BY:
COW COUNTY TITLE CO.
Order No.: 19018917
WHEN RECORDED MAIL TO: P.O. Box 1585

COW COUNTY TITLE CO
P.O. Box 1508
Tonopah, NV 89049

SPACE BELOW THIS LINE FOR RECORDER'S USE
115805
No. FILED AND RECORDED AT REQUEST OF
COW COUNTY TITLE
DECEMBER 27, 2000
AT 15 MINUTES PAST 03 O'CLOCK
P.M. IN BOOK 152 OF OFFICIAL
RECORDS, PAGE 527, LINCOLN
COUNTY, NEVADA.

LESLIE BOUCHER
COUNTY RECORDER
BY: [Signature] DEPUTY

BOOK 152 PAGE 527