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130-50-710-074-28 18

3-192-10

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

20000808

RECORDED AS ACCORDING TO THE ORIGINAL WITHOUT LIABILITY

THE UNDERSIGNED, SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF as the owner and holder of the Note secured by Deed of Trust dated FEBRUARY 11, 1997 made by LORRAINE E. CARMOSINO AN UNMARRIED WOMAN AND JOE N. FREELAND AN UNMARRIED MAN AS JOINT TENANTS, Trustor, to STEWART TITLE OF NEVADA, A NEVADA CORPORATION, Trustee for SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF Beneficiary, which Deed of Trust was recorded on FEBRUARY 26, 1997, in Book 126, PAGE 171, as Document No. 108284, AND RE-RECORDED ON MARCH 19, 1997, IN BOOK 126 PAGE 361, AS DOCUMENT NO. 108377, Official Records of LINCOLN County, Nevada hereby substitutes CMC FINANCIAL INC., as Trustee in lieu of the Trustee therein.

3

CMC FINANCIAL INC., hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSONS LEGALLY ENTITLED THERETO, ALL the estate now held by it under said Deed of Trust.

IN WITNESS THEREOF, the owner and holder above named, and CMC FINANCIAL, INC. as successor Trustee, has caused this instrument to be executed, each in it's respective interest.

Dated: JUNE 23, 2000

OWNER

CMC FINANCIAL, INC., a Nevada Corporation

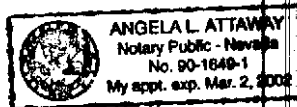
By: SEE EXHIBIT "A"

By: Phillip Parriott, President

STATE OF NEVADA)) SS COUNTY OF CLARK }

On JUNE 28, 2000 before me, a Notary Public in and for said County and State personally appeared Phillip Parriott, known to me to be the President Signator of CMC FINANCIAL INC., who executed the within instrument as successor Trustee, known to me to be the person who executed the within instrument on behalf of said corporation and acknowledged that said corporation executed the within instrument pursuant to it's bylaws or a resolution of it's board of directors, as said trustee.

WITNESS my hand and official seal.



[Signature]

(Notary Public in and for said County and State)

(Seal, if any)

Escrow No. 96050328 Order No. 03-6605

This space for recorder's use only

WHEN RECORDED MAIL TO:

CONSOLIDATED MORTGAGE CORP. P.O. BOX 70057 LAS VEGAS, NV 89107-0057

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01869

CMC# 03-6603

EXHIBIT "A"

CMC FINANCIAL INC., AS ATTORNEY IN FACT FOR:

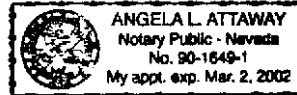
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

BY: *Monique Brown*
MONIQUE BROWN

STATE OF NEVADA
COUNTY OF CLARK

On JUNE 28, 2000, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Monique Brown personally known to me to be the person whose name is inscribed to the within instrument for Consolidated Mortgage, Attorney in Fact of ** SEE ABOVE ** and acknowledged to me that she inscribed her name hereto for Consolidated Mortgage, Attorney in Fact.

WITNESS my hand and official seal.



Angela L. Attaway
(Notary Public in and for said County and State)

(Seal, if any)

EXHIBIT A

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AMERICAN BANK OF COMMERCE CUSTODIAN OF THE FUNDS FOR COLLEEN ABBEY, I.R.A. AS TO AN UNDIVIDED 1.0/25.00 INTEREST.

AMERICAN BANK OF COMMERCE CUSTODIAN OF THE FUNDS FOR JAMES R ABBEY JR, IRA AS TO AN UNDIVIDED 1.0/25.00 INTEREST.

AMERICAN BANK OF COMMERCE, CUSTODIAN OF THE FUNDS FOR JOHN E HIATT, IRA AS TO AN UNDIVIDED 16.9/25.00 INTEREST.

AMERICAN BANK OF COMMERCE CUSTODIAN OF THE FUNDS FOR THE FAY J JOHNS, IRA AS TO AN UNDIVIDED 6.1/25.00 INTEREST.

NO. 116660

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE

JULY 18, 2001

AT 23 MINUTES PAST 04 O'CLOCK

PM IN BOOK 156 OF OFFICIAL

RECORDS PAGE 434 LINCOLN

COUNTY, NEVADA

LESLIE BOUCHER

COUNTY RECORDER

BY Terisa Stevens DEPUTY

CLARK COUNTY, NEVADA
JUDITH A. VANDEVER, RECORDER
RECORDED AT REQUEST OF:

FIRST AMERICAN TITLE COMPANY OF

08-08-2001 15:48:51 3
OFFICIAL RECORDS

BOOK: 20000808 INST: 01869

FEE: 12.00 RPPT: .00

BOOK 156 PAGE 436