

Donald D. Eldridge
Lois Eldridge
Highway 50
Eureka, NV 89316

Eureka County Recorder
P O Box 556
Eureka, NV 89316

150728

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE 19606

Nevada Housing Division is the owner and holder of the Note secured by the following
Deed of Trust: Trustor: William E. Hicks and Robin R. Hicks, Trustee: First
Financial Service Corporation, Beneficiary: First Federal Savings and Loan
Association of Nevada, Dated: 12/18/80, Recorded: 12/22/80, Instrument No.:
78210, Book: 90, of Official Records of Eureka County, Nevada, hereby
substitutes AmeriCorp Financial Inc. as Trustee in
lieu of the above named Trustee under said Deed of Trust.

AmeriCorp Financial Inc. hereby
accepts said appointment as Trustee 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 said 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, Nevada Housing Division and AmeriCorp Financial Inc.
have caused these presents to be executed by
their duly authorized officer, dated December 17, 1993.

NEVADA HOUSING DIVISION
(Owner)

By: Nancy Corbin
Loan Administration Officer

AMERICORP FINANCIAL INC.
(Trustee)

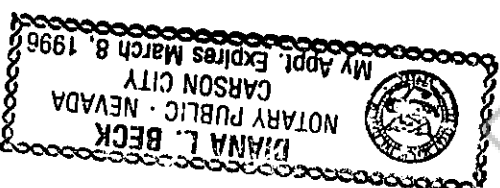
By: Phyllis P. Panket
Phyllis Panket, Trustee



STATE OF NEVADA
CARSON CITY

On December 17, 1993, before me, a Notary Public within and for said Carson City,
personally appeared Nancy Corbin, to me personally known who, being duly sworn did say
that she is the Loan Administration Officer of the Nevada Housing Division named in the
foregoing instrument and acknowledged that she executed the same.

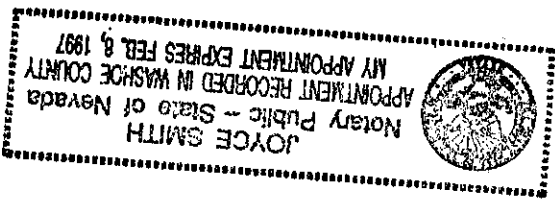
Phyllis P. Beck
Notary Public



STATE OF Nevada
COUNTY OF Washoe)

On February 7, 1994, before me, the undersigned, a Notary Public in and for
said State, personally appeared Phyllis Panket of AmeriCorp Financial Inc.
and n/a of AmeriCorp Financial Inc.
known to me to be the officers
of the corporation that executed the within instrument, and known to me to be the
persons who executed the within instrument on behalf of the corporation therein named,
and acknowledged to me that such corporation executed the within instrument pursuant
to its by-laws or a resolution of its Board of Directors.

Joyce Smith
Notary Public



150728

EUREKA COUNTY, NEVADA
M.N. REBALEATI, RECORDER
FILE NO. FEES \$10.00

'94 FEB 14 P1:51

BOOK 265 PAGE 011
OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
American Federal Savings