

RECORDING REQUESTED BY:

WELLS FARGO BANK

P. O. BOX 85071

SAN DIEGO, CA 92186-5293

WHEN RECORDED RETURN TO:

WELLS FARGO BANK, N.A.

ATTN: RECONVEYANCE DEPT

401 WEST 24th STREET

NATIONAL CITY, CA 91950

Loan No. 0875575

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, July 25, 1996, by and between AMERICAN SECURITIES COMPANY, a California Corporation ("Successor Trustee"), and Wells Fargo Bank of Arizona, National Association, as successor to First Interstate Bank of Arizona, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated May 27, 1995 and executed by CHRISTINE D. SMITH AND JOHN W. BROWN, WIFE AND HUSBAND, as trustor, to FIRST INTERSTATE BANK OF ARIZONA, as trustee ("Original Trustee"), for the benefit of FIRST INTERSTATE BANK OF ARIZONA ("Original Beneficiary"), which Deed of Trust was recorded on June 20, 1995 in the Office of the Recorder of the County of EUREKA, State of Nevada, as Serial No. 158156 in Book(Reel) 283 at Page(Image) 465 ;

WHEREAS, Successor Beneficiary is the Original Beneficiary or successor in interest to Original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust, and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to Original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Trustee and Successor Beneficiary agree as follows:

1. Successor Beneficiary, pursuant to California Civil Code Section 2934a, appoints Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust.

2. Successor Trustee does hereby quitclaim and reconvey unto the person or persons legally entitled thereto, without any warranty, all of the right, title and interest granted to Original Trustee by the Deed of Trust in the real property described therein, reference being hereby specifically made to the Deed of Trust and record thereof for a particular description of said real property. This reconveyance is executed at the request of Successor Beneficiary.

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IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

Wells Fargo Bank of Arizona, National Association, as successor to First Interstate Bank of Arizona ("Successor Beneficiary")

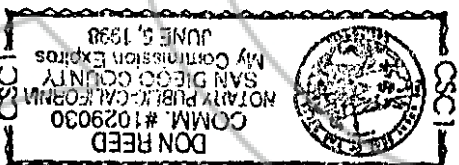
By: *Heike J. Holtman*
HEIKE J. HOLTMAN
OPERATIONS OFFICER

AMERICAN SECURITIES COMPANY
A CALIFORNIA CORPORATION
("Successor Trustee")

By: *Carrie L. Carlson*
CARRIE L. CARLSON
ASSISTANT SECRETARY

STATE OF CALIFORNIA
County of San Diego

On July 25, 1996, before me, CARRIE L. CARLSON, ASSISTANT SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

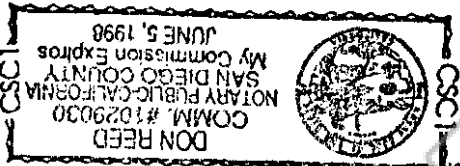


(Notary's Seal)

WITNESS my hand and official seal.
Don Reed
Notary's Signature

STATE OF CALIFORNIA
County of San Diego

On July 25, 1996, before me, DON REED, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.



(Notary's Seal)

WITNESS my hand and official seal.
Don Reed
Notary's Signature

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OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
Walter J. ...
96 SEP 16 PM 3:03
EUREKA COUNTY NEVADA
M.N. REBAL/ATI, RECORDER
FEES 2.00
FILE NO.