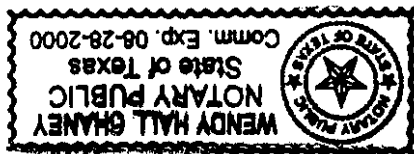


RECORDED BK 987 pg 459
JERRY D. REYNOLDS
ELKO CO. RECORDER
ID:

97 APR 23 P 2:17

INDEXED
FILED FOR RECORD AT REQUEST OF Stewart Title Co.
FEE 10 FILE # 405810



Notary Public

On this 16 day of April, 1997, before me a Notary Public appeared Myra J. Washington, proved and known to be the person described in and who acknowledged that she executed the above instrument.

STATE OF Texas
COUNTY OF Dallas

BY: [Signature]
FORD CONSUMER FINANCE COMPANY, INC.

Dated this 16th day of April, 1997.

WHEREAS the undersigned further desire to have the property hereinafter mentioned reconveyed by reason of the payment of the indebtedness secured by said deed of trust; NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said deed of trust in the place of the original Trustee above mentioned, with the power to perform the trusts therein imposed, and in consideration of the payment of indebtedness, receipt of which is acknowledged, the undersigned as Substitute Trustee, DOES HEREBY QUITCLAIM AND RECONVEY to the Person or Persons legally entitled thereto, both without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust.

WHEREAS the undersigned as the present beneficiary of the deed of trust desire to change the Trustee therein, and

is named as Trustee, recorded October 27, 1995, as Document No. 159764, in Book 289, Page 120, of Official Records, in the Office of the Recorder of Lureka County, Nevada, and said note wherein First American Title Company in the amount of \$108,880.28, secured by deed of trust executed by the makers of are the present owner of a promissory note dated October 23, 1995, executed by Robert F. Otto and Theresa M. Otto, husband and wife

Whereas Ford Consumer Finance Company, Inc.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

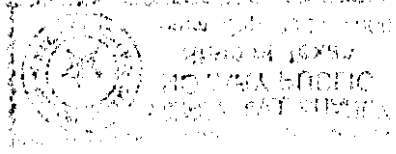
When Recorded Return To:
Stewart Title of NE Nevada
97210470

405810

166862

INDEXED

166862



COPY

166862

EUREKA COUNTY NEVADA
M.N. REBATE ATT. RECORDER
FILE NO. FEES 11.00

97 MAY 22 AM 11:19

RECORDED AT THE REQUEST OF
OFFICIAL RECORDS

BOOK 308 PAGE 150

166862