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RECORDING REQUESTED BY: Land/Home Financial Services 1355 Willow Way Ste. 250 Concord, Ca. 94520

WHEN RECORDED MAIL TO: DONALD and JOANNE FELLION 6872 FLAMINGO DRIVE BONANZA, OR 97623

********************** SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THE UNDERSIGNED, present beneficiary under that certain Deed of Trust executed by Don E. Fellion and Joanne O. Deed of Trust executed by Don E. Fellion and Joanne O. Fellion, as tenants by the entirety, as trustor, to ASPEN TITLE AND ESCROW, as original Trustee, and recorded on July 29, 1998 as instrument no. 63579 in Book M98, Page California, HEREBY APPOINTS AND SUBSTITUTES THE UNDERSIGNED as the new and substituted Trustee thereunder in accordance with the terms and provisions contained in accordance with the terms and provisions contained

and

As such duly appointed and substituted Trustee thereunder, THE UNDERSIGNED DOES HEREBY RECONVEY to the person or the estate, title and interest acquired by the original Trustee and by the undersigned as the said substituted of this document so requires the singular includes the of this document so requires, the singular includes the

Date: 11/2/1998

BENEFICIARY AND SUBSTITUTED TRUSTEE Land/Home Financial Services

John Waite, Vice President Land/Home Financial Services

Filed for record at request of Aspen Title & Escrow the 4th da of January A.D., 19 99 at 10:26 o'clock A. M., and duly recorded in Vol. M99

FEE Linda Smith, County Clerk

S20.00