AND WHEN RECORDED MARE TO

MILOS TERZICH P.O. BOX 608 GARDNERVILLE, NV 89410

ESCROW #43099 MJC

_____ SPACE ABOVE THIS LINE FOR RECORDER'S USE ___

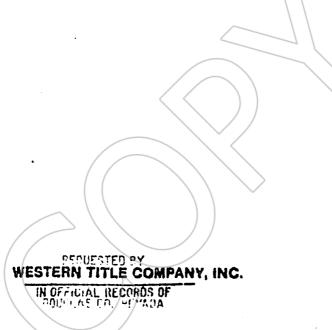
SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

| | AN M. HAYS, husband and wife, as Joint was the original Trustor, |
|--|--|
| | was the original Trustee, and |
| was the original Beneficiary under that certain deed of Tru and recorded onJuly_25,_1974 | st dated July 19, 1974 in book 774, page 828 of Official County, under Document No. 74415, and |
| WHEREAS, the undersigned is the present Benefi | ciary under said Deed of Trust, and |
| WHEREAS, the undersigned desires to substitute stead of said original Trustee thereunder, in the manner | a new Trustee under said Deed of Trust in the place and in said Deed of Trust provided, |
| THEREFORE, the undersigned hereby substitutes VALLEY BANK OF NEVADA FORMERLY SECURI | |
| as trustee under said deed of trust | |
| | DA FORMERLY SECURITY BANK OF NEVADA warranty, to the person or persons legally entitled thereto, ass secured by said deed of trust HAS BEEN FULLY PAID. |
| Whenever the context hereof so requires, the mase singular number includes the plural. | culine gender includes the feminine and/or neuter, and the |
| Dated March 16 , 19 88 . | |
| VALLEY BANK OF NEVADA FORMERLY SECURITY BANK OF NEVADA (1974) | VALLEY BANK OF NEVADA FORMERLY SECURITY BANK OF NEVADA Trustee |
| BY: W. Julia | By:// Juli |
| Robert Grubic, Vice President Beneficiary FOR INDIVIDUAL ACKNOWLEDGMENT | Robert Grubic, Vice President FOR INDIVIDUAL ACKNOWLEDGMENT |
| STATE OF Nevada COUNTY OFWashoe SS. | STATE OF Nevada COUNTY OF Washoe SS. |
| On March 17, 1988 before me, the under- | On March 17, 1988 before me, the under- |
| signed, a Notary Public in and for said State, personally appeared Robert Grubic | signed, a Notary Public in and for said State, personally appeared Robert Grubic |
| | ROBELL GLUDIC |
| , known to me | known to me |
| to be the person whose name subscribed to the within instrument and acknowledged that executed the same. | to be the person whose name subscribed to the within instrument and acknowledged that he executed the same. |
| WITNESS my hand and official seal. | WITNESS my band and official seal. |
| Signature (Steen) MISTERS 16.5 | Signature Alex SM. Metasisce |
| Name (Typed or Printed) | Name (Typed or Printed) |
| ALICE M. McKINNIS Notary Public - State of Nevada | ALICE M. McKINNIS Notary Public - State of Nevada |
| Appointment is corosed in wast as County MY APPOINTMENT EXPINES ROV 20, 1948 Summispone and accommunity of the contraction of | Appointment Recorded In Washon County MY APPOINTMENT EXPIRES NOV 20, 1988 |
| | 174682 |

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(This area for official notarial seal)

_____Escrow or Loan No. ___



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SUZANNE DE AUTREAU
RECORDER

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BOOK