

THE UNDERSIGNED, VALLEY BANK OF NEVADA
AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED
FEBRUARY 15, 1977 MADE BY BRUCE L. ROBERTSON AND GAYLE H. ROBERTSON
his wife, as joint tenants with
right of survivorship. TRUSTOR, TO LAWYERS TITLE INSURANCE CORPORATION
TRUSTEE, FOR SECURITY BANK OF NEVADA
BENEFICIARY, WHICH DEED OF TRUST WAS RECORDED

FEBRUARY 15, 1977, IN BOOK 277, DOCUMENT NO. 06961

OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA
HEREBY SUBSTITUTES VALLEY MORTGAGE COMPANY AS TRUSTEE IN LIEU OF THE
TRUSTEE THEREIN.

VALLEY MORTGAGE COMPANY, HEREBY ACCEPTS SAID APPOINTMENT AS TRUSTEE
UNDER THE ABOVE DEED OF TRUST, AND AS SUCCESSOR TRUSTEE, AND 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 PERSONALS LEGALLY ENTITLED THERETO, ALL THE ESTATE
NOW HELD BY IT UNDER SAID DEED OF TRUST.

IN WITNESS WHEREOF THE OWNER AND HOLDER ABOVE NAMED, AND VALLEY
MORTGAGE COMPANY AS SUCCESSOR TRUSTEE, HAS CAUSED THIS INSTRUMENT TO
BE EXECUTED, EACH IN ITS RESPECTIVE INTEREST.

DATED: November 23, 1988
VALLEY BANK OF NEVADA

BY: [Signature]
Owner, Holder
GREGORY G. MELCHER, AVP

BY: [Signature]
Valley Mortgage Company
CATHERINE C. THOMAS
ASST. SECRETARY

STATE OF)
COUNTY OF) ss

On November 23, 1988, before me, a Notary Public in and for said
county and state, personally appeared GREGORY G. MELCHER
known to me to be the person (s) who acknowledged that he
executed the above instrument.

WITNESS my hand and official seal.

[Signature]
Notary Public

STATE OF NEVADA)
COUNTY OF CLARK) ss



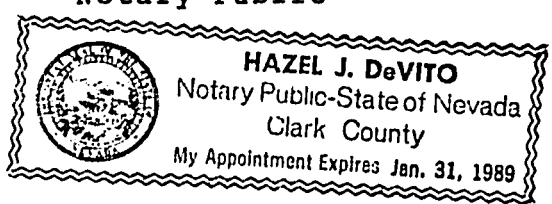
On NOVEMBER 29, 1988, before me a Notary public in and for said
County and State personally appeared CATHERINE C. THOMAS known to
be the ASST. SECRETARY of VALLEY MORTGAGE COMPANY, a
Nevada corporation, who executed the within instrument as successor
Trustee, known and acknowledged that said corporation executed the
within instrument pursuant to its bylaws or a resolution of its board
of directors, as said Trustee.

WITNESS my hand and official seal.

[Signature]
Notary Public

ESCROW NO.
TRUSTEE NO
LOAN NO.

WHEN RECORDED MAIL TO:
RENEE T. FRANCIS
2837 GLENDEVON
HENDERSON, NV. 89014



Insr40


COPY

REQUESTED BY
FIRST NEVADA TITLE COMPANY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'89 FEB -1 P2:01

SUZANNE BEAUDREAU
RECORDER

195621

\$ 8.00 PAID  DEPUTY

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