

The undersigned, Valley Bank of Nev, is the Owner and Holder of the Note and Deed of Trust dated June 27, 1988 , executed by

Gregory S. Johnson and Dorene A. Johnson ,

as Trustors to Valley Bank of Nevada as Trustee, for the benefit of Valley Bank of Nev. , as Beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, as Document no. 181162 , Book no. 688 , on June 29 , 19 88. Page no. 4450

NOW THEREFORE, the undersigned, present Beneficiary, hereby substitutes Western Title Co. as Trustee in lieu of the above named Trustee under said Note and Deed of Trust; Western Title Co. hereby accepts appointment as Trustee under said Note and Deed of Trust; and as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Note and Deed of Trust does hereby reconvey unto the parties entitled thereto all right, Title and Interest which heretofore acquired by said Trustee and said Note and Deed of Trust.

SUBSTITUTION OF TRUSTEE

DEED OF RECONVEYANCE

VALLEY BANK OF NEVADA, a Nevada Corp.

VALLEY BANK OF NEVADA, a Nevada Corp.

By: Peter G. Friedman  
Peter G. Friedman, Vice President

By: Peter G. Friedman  
Peter G. Friedman, Vice President

State of Nevada )  
) ss  
County of Clark)

WESTERN TITLE COMPANY AS SUBSTITUTED TRUSTEE

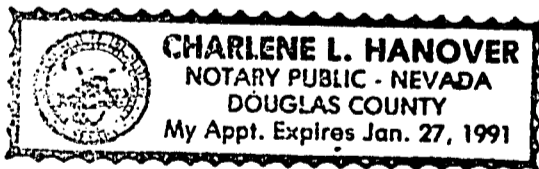
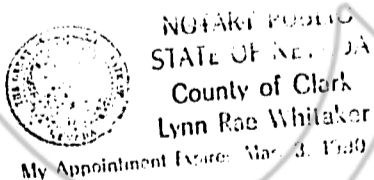
By: Janice K. Condon  
Janice K. Condon, Asst. Secretary

On March 22, 1989 personally appeared before me, a Notary Public, Peter G. Friedman, who acknowledged that (s)he executed the above instrument.

State of Nevada )  
) ss  
County of Douglas )  
On April 12, 1989 personally appeared before me, a Notary Public, Janice K. Condon who acknowledged that she executed the above instrument.

Lynn Rae Whitaker  
Notary Public

Charlene L. Hanover  
Notary Public  
Charlene Hanover



REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'89 APR 12 A11:57

SUZANNE BEAUDREAU  
RECORDER **200016**

\$700 PAID SW DEPUTY