

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

THE UNDERSIGNED, SECURITY NATIONAL BANK OF NEVADA NOW BY MERGER VALLEY BANK OF NEVADA AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED

JULY 19, 1978 MADE BY JOHN W. BANKS AND LUELLEA BANKS, husband and wife as joint tenants TRUSTOR, TO DOUGLAS COUNTY TITLE CO., INC.

TRUSTEE, FOR SECURITY NATIONAL BANK OF NEVADA

BENEFICIARY, WHICH DEED OF TRUST WAS RECORDED

JULY 27, 1978, IN BOOK 778, DOCUMENT NO. 23382,

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: 10/6/89
VALLEY BANK OF NEVADA

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

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

STATE OF NEVADA)
COUNTY OF CLARK) ss

On October 6, 1989, 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

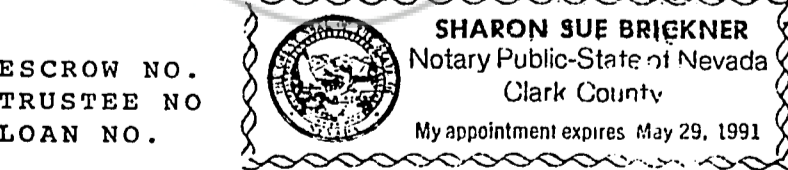
STATE OF NEVADA)
COUNTY OF CLARK) ss



On OCTOBER 26, 1989, 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:
JOHN W. AND LUELLEA BANKS

4140 COLONIAL RD.
ROSEBERG, OR. 97470

lnsr40

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'89 NOV -2 P1:30

SUZANNE BLAUGREAU
RECORDED **214031**

\$1.00
FAL. K12 DEPUTY
BOOK 1189 PAGE 441