

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, VALLEY BANK OF NEVADA,
is the Owner and Holder of the Note and Deed of Trust dated
February 2, 1988, executed by PAUL J. SNYDER AND
DOROTHEA M. SNYDER, Husband and Wife as Joint Tenants

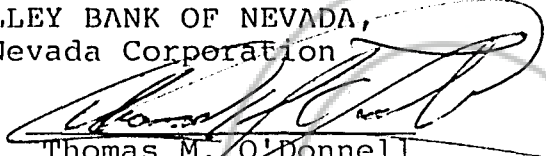
as Trustors to WESTERN TITLE COMPANY, INC.
as Trustee, for the benefit of VALLEY BANK OF NEVADA,
as Beneficiary, which Note and Deed of Trust was recorded in the
office of the County Recorder of Douglas County, Nevada,
as Document No. 172213, Book No. 288, on
February 9, 19 88.

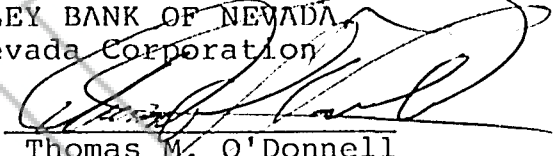
NOW THEREFORE, the undersigned, present Beneficiary, hereby substitutes
VALLEY BANK OF NEVADA as Trustee in lieu of the above
named Trustee under Note and Deed of Trust;

VALLEY BANK OF NEVADA 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
heretofore acquired by said Trustee and said Note and Deed of Trust.

SUBSTITUTION OF TRUSTEE

DEED OF RECONVEYANCE

VALLEY BANK OF NEVADA,
a Nevada Corporation
By: 
Thomas M. O'Donnell
Operations Officer

VALLEY BANK OF NEVADA,
a Nevada Corporation
By: 
Thomas M. O'Donnell
Operations Officer

State of Nevada)
)ss
County of Clark)

On June 8, 1990 personally
appeared before me, a Notary Public,
Thomas M. O'Donnell,
who acknowledged that (s)he executed
the above instrument.


NOTARY PUBLIC



NOTARY PUBLIC
STATE OF NEVADA
County of Clark
DEBY LAWTER
My Appointment Expires Aug. 22, 1993

RECORDING REQUESTED BY:
VALLEY BANK OF NEVADA
and when recorded, mail to:
Valley Bank of Nevada
P.O. Box 98543
Mail Code S-860-C-1
Las Vegas, NV 89193-8543

REQUESTED BY
Valley Bank
IN OFFICIAL RECORDS OF
COUNTY OF NEVADA

'90 JUN 13 A10:47

SUZANNE MAUDREAU
RECORDER 228007
\$ 7.00 FEE \$ 12 DEPUTY

BOOK 690 PAGE 1676