

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Valley Bank of Nevada
(Formerly Security Bank of Nevada),
is the Owner and Holder of the Note and Deed of Trust dated
October 13, 1987, executed by Richard H. Nalder and
Alis L. Nalder, Husband and Wife as joint tenants

as Trustors to Western Title Company, Inc.
as Trustee, for the benefit of Valley Bank of Nevada (Formerly Security Bank
as Beneficiary, which Note and Deed of Trust was recorded in the of Nevada)
office of the County Recorder of Douglas County, Nevada,
as Document No. 165318, Book No. 1087, on
October 28, 19 87.

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

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


DEED OF RECONVEYANCE

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

State of Nevada)
)ss
County of Clark)

On October 10, 1990, personally
appeared before me, a Notary Public,
Thomas M. O'Donnell,
who acknowledged that (s)he executed
the above instrument.

[Signature]
NOTARY PUBLIC

 NOTARY PUBLIC
STATE OF NEVADA
County of Clark
Barbara A. Davenport
My Appointment Expires Sept. 4, 1994

RECORDING REQUESTED BY:
and when recorded, mail to:
RICHARD H. AND ALIS L. NALDER
1375 HOME LANE
GARDNERVILLE, NV 89410

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

90 OCT 25 AM 1:20

SUZANNE BEAUDREAU 237436
RECORDER
\$ 7.00 PAID K12 DEPUTY
BOOK 1090 PAGE 3832