

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

VALLEY BANK OF NEVADA, a Nevada Banking Corporation, Surviving Bank by merger with Security Bank of Nevada, is the Owner and Holder of the Note secured by the Deed of Trust dated June 20, 1972, made by MICHAEL J. BERRY and DONA J. BERRY, his wife

_____, Trustors to _____, Trustee, for the benefit of SECURITY BANK OF NEVADA, now by merger VALLEY BANK OF NEVADA, a Nevada Banking Corporation, Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, in Book 102, at Page 309, Document # 60229, hereby substitutes VALLEY BANK OF NEVADA, a Nevada Banking Corporation as Trustee in lieu of the above named Trustee under said Deed of Trust.

VALLEY BANK OF NEVADA, a Nevada Banking Corporation, hereby accepts said appointment as Trustee under said Deed of Trust, and, as successor Trustee, 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 person or persons legally entitled thereto, all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, VALLEY BANK OF NEVADA has caused these presents to be executed by it this 20th day of February, 19 91, as Beneficiary and Trustee.

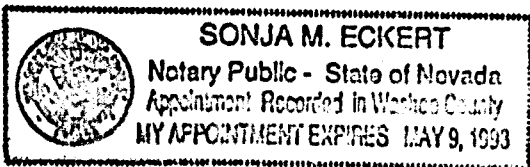
Beneficiary and Trustee:

VALLEY BANK OF NEVADA,
a Nevada Banking Corporation,
Surviving Bank by Merger with
Security Bank of Nevada

By Bob Walter
Bob Walter
Title Vice President

STATE OF NEVADA)
) SS.
COUNTY OF WASHOE)

On February 28, 1991 personally appeared before me, a notary public Bob Walter, personally known (or proved) to me to be the person(s) whose name(s) is/are subscribed to the above instrument who acknowledged that he executed the instrument.



Suzanne Blaudreau
NOTARY PUBLIC

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

91 MAR 13 P2:35

SUZANNE BLAUDREAU
RECORDER 246532
\$ 7.00 PAID KO DEPUTY
BOOK 391 PAGE 1630