

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 May 25, 1978, made by
MICHAEL J. BERRY and DONA J. BERRY, husband and wife as joint tenants
_____, Trustors to _____

TITLE INSURANCE AND TRUST, 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 778, at Page 163, Document # 22684, hereby substitutes
VALLEY BANK OF NEVADA, a Nevada Banking Corporation as Trustee in lieu of the
above named Trustee under said Deed of Trust.

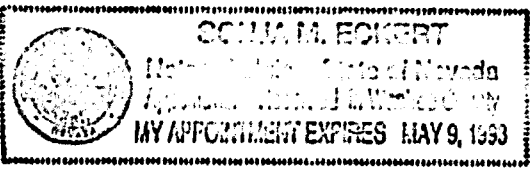
VALLEY BANK OF NEVADA, a Nevada Banking Corporation, hereby accepts said
appointment as Trustee under said Deed of Trust, and, as successor Trustee,
pursuant to the request of said Owner and Holder and in accordance with the
provisions of said Deed of Trust, does hereby reconvey without warranty to
the 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, 1991, 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 Beaudreau
NOTARY PUBLIC

REQUESTED BY
STENART TITLE & DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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246533
BOOK 391 PAGE 1631

SUZANNE BEAUDREAU
RECORDER
\$ 7.00 PAID KQ DEPUTY