

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
MARCH 31, 1988, executed by HERMAN J FRANZ AND ROSEMARY
M. FRANZ, HUSBAND AND WIFE AS JOINT TENANTS

as Trustors to WESTERN TITLE COMPANY, INC. (Formerly TICOR TITLE INSURANCE
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. 175800, Book No. 488, on
APRIL 8, 1988. PAGE 767

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)
CLARK)ss
County of Clark)



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

On MARCH 7, 1991 personally
appeared before me, a Notary Public,
THOMAS M. O'DONNELL,
who acknowledged that (s)he executed
the above instrument.

[Signature]
NOTARY PUBLIC

RECORDING REQUESTED BY:
VALLEY BANK OF NEVADA
and when recorded, mail to:
✓ HERMAN J FRANZ
ROSEMARY M FRANZ
P.O. BOX 1188
MINDEN, NV 89423

REQUESTED BY
[Signature]
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

91 MAR 19 AM 1:35

SUZANNE BEAUDREAU
RECORDER

246810

\$ 7.00 PAID Bh DEPUTY

BOOK 391 PAGE 2248