

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

VALLEY BANK OF NEVADA, a Nevada Banking Corporation, is the Owner and Holder of the Note secured by the Deed of Trust dated April 18, 1990, made by JOHN P. SWIFT and
RUTH D. SWIFT, Trustors
to Western Title Company, Inc., Trustee;
for the benefit of 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 490, at Page 3039, Document # 224448, 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 9th day of May, 1991, as Beneficiary and Trustee.

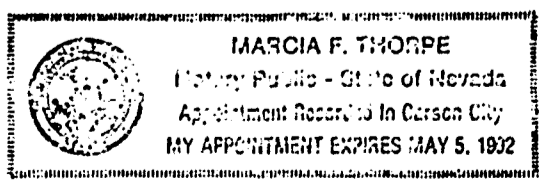
Beneficiary and Trustee: VALLEY BANK OF NEVADA,
a Nevada Banking Corporation

By [Signature]
Title Mike Knoche
Com'l Loan Officer

STATE OF NEVADA)
) ss.
COUNTY OF ~~WASHOE~~)
) Carson City

On May 9, 1991, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Mike Knoche, known to me to be the Com'l Loan Officer of VALLEY BANK OF NEVADA and acknowledged to me that VALLEY BANK OF NEVADA executed the above instrument.

[Signature]
Notary Public



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

91 MAY 14 AM 1:47

SUZANNE BEAUDREAU
RECEIVED
\$700 PAID [Signature] DEPUTY 250624
BOOK 591 PAGE 1933