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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, VALLEY BANK OF NEVADA (Formerly Security National Bank of Nevada), is the Owner and Holder of the Note and Deed of Trust dated August 9, 1985, executed by Mary Jane Chism, a single woman

as Trustors to Silver State Title Company as Trustee, for the benefit of VALLEY BANK OF NEVADA (Formerly Security National 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. 121588, Book No. 885, on August 15, 19 85.

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: _____
Thomas M. O'Donnell
Operations Officer

DEED OF RECONVEYANCE

VALLEY BANK OF NEVADA,
a Nevada Corporation

By: _____
Thomas M. O'Donnell
Operations Officer

State of Nevada)
)ss
County of Clark)

On July 24, 1991, personally appeared before me, a Notary Public, Thomas M. O'Donnell, who acknowledged that (s)he executed the above instrument.

Barbara A. Davenport
NOTARY PUBLIC

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

RECORDING REQUESTED BY:
VALLEY BANK OF NEVADA P.O. Box 98543 Las Vegas, NV 89193-8543
and when recorded, mail to:
Mary Jane Chism
P.O. Box 1022
Gardnerville, NV 89410

REQUESTED BY
Valley Bank of Nevada
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'91 JUL 29 A10:29

SUZANNE MORGAN BEAUREAU
RECORDER
256273
$ 7.00 PAID PK DEPUTY

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