

When Recorded Mail to:

Western Title Company

P.O. Box 385, Minden, NV 89423

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

VALLEY BANK OF NEVADA

The undersigned, (Formerly Security National Bank of Nevada),

is the Owner and Holder of the Note and Deed of Trust dated April 10, 1981, executed by ROBERT HEMSATH, a married man--

as Trustors to SILVER STATE TITLE COMPANY

as Trustee, for the benefit of VALLEY BANK OF NEVADA (Formerly Security National Bank
as Beneficiary, which Note and Deed of Trust was recorded in the of Nevada)
office of the County Recorder of Douglas County, Nevada,
as Document No. 55311, Book No. 481 Pg 828, on
April 13, 19 81.

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;

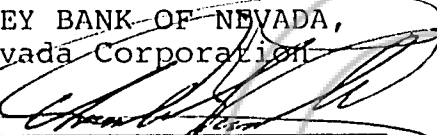
VALLEY BANK OF NEVADA hereby accepts appointment as Trustee
under said Note and Deed of Trust; and as successor Trustee, pursuant
to the request of said Owner and Holder and in accordance with the
provisions of said Note and Deed of Trust does hereby reconvey unto
the parties entitled thereto all Right, Title, and Interest
heretofore acquired by said Trustee and said Note and Deed of Trust.

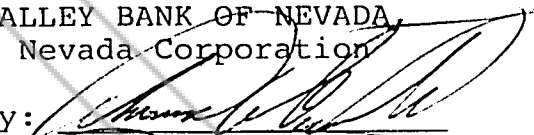
SUBSTITUTION OF TRUSTEE

DEED OF RECONVEYANCE

VALLEY BANK OF NEVADA,
a Nevada Corporation

VALLEY BANK OF NEVADA
a Nevada Corporation

By: 
Thomas M. O'Donnell
Operations Officer

By: 
Thomas M. O'Donnell
Operations Officer

State of Nevada)
)ss
County of Clark)



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

On May 28, 1991, personally
appeared before me, a Notary Public,
Thomas M. O'Donnell,
who acknowledged that (s)he executed
the above instrument.


NOTARY PUBLIC

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

RECORDING REQUESTED BY:

and when recorded, mail to:

91 AUG 27 A11:19

SUZANNE DE BOUTEAU
\$ 1.00 PAID K2 DEPUTY
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BOOK 891 PAGE 4508