

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

THE UNDERSIGNED, Security National Bank of Nevada Now By Merger Valley Bank of Nevada
AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED

3-4-76 MADE BY James D Owens and Ann Owens

TRUSTOR, TO Silver State Title Company

TRUSTEE, FOR Security National Bank of Nevada

BENEFICIARY, WHICH DEED OF TRUST WAS RECORDED

3-11-76, IN BOOK 376, DOCUMENT NO. 88885

OFFICIAL RECORDS OF Douglas COUNTY, State of Nevada
HEREBY SUBSTITUTES VALLEY MORTGAGE COMPANY AS TRUSTEE IN LIEU OF THE
TRUSTEE THEREIN.

VALLEY MORTGAGE COMPANY, HEREBY ACCEPTS SAID APPOINTMENT AS TRUSTEE
UNDER THE ABOVE DEED OF TRUST, AND AS SUCCESSOR TRUSTEE, AND 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 PERSONALS LEGALLY ENTITLED THERETO, ALL THE ESTATE
NOW HELD BY IT UNDER SAID DEED OF TRUST.

IN WITNESS WHEREOF THE OWNER AND HOLDER ABOVE NAMED, AND VALLEY
MORTGAGE COMPANY AS SUCCESSOR TRUSTEE, HAS CAUSED THIS INSTRUMENT TO
BE EXECUTED, EACH IN ITS RESPECTIVE INTEREST.

DATED: 8-27-91

BY: Kathleen Pechman
Owner, Holder
Kathleen Pechman
Assistant Vice President

BY: Audrey Kleinpeter
Valley Mortgage Company
Audrey Kleinpeter
Assistant Secretary

STATE OF Nevada)
COUNTY OF Clark) ss

On 8-27-91, before me, a Notary Public in and for said
county and state, personally appeared Kathleen Pechman
known to me to be the person (s) who acknowledged that she
executed the above instrument.

WITNESS my hand and official seal.

[Signature]
NOTARY PUBLIC
STATE OF NEVADA
County of Clark
Nancy C. Rhody
My Appointment Expires April 15, 1995

STATE OF Nevada)
COUNTY OF Clark) ss

On 8-27-91, before me a Notary public in and for said
County and State personally appeared Audrey Kleinpeter
be the Assistant Secretary of VALLEY MORTGAGE COMPANY, a
Nevada corporation, who executed the within instrument as successor
Trustee, known and acknowledged that said corporation executed the
within instrument pursuant to its bylaws or a resolution of its board
of directors, as said Trustee.

WITNESS my hand and official seal.

[Signature]
Notary Public

First Nevada Title Company
ESCROW NO. 206853 MK 8758
TRUSTEE NO
LOAN NO. 463

Notary Public-State Of Nevada
COUNTY OF CLARK
JUDY HILLBERRY
My Commission Expires
Dec 12 1994

WHEN RECORDED MAIL TO: James & Ann Owens

1080 Kerry Lane

Gardnerville, NV 89410

Insr40

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

'91 SEP -4 P1:01

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\$7.00 PAID K2 DEPUTY
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