

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEN RECORDED MAIL TO:

BELA A ZAHAR
965 DRESSLERVILLE RD
GARDNERVILLE, NV 89410

First Interstate Bank of Nevada, N.A., is the Owner and Holder of the note and Deed of Trust dated JULY 23, 1990 executed by BELA ZAHAR

_____, as Trustors, to
WESTERN TITLE COMPANY, INC., as Trustee, for
the benefit of First Interstate Bank of Nevada, N.A., as Beneficiary, which note and Deed of
Trust was recorded in the Office of the County Recorder of DOUGLAS County,
Nevada, as Document No. 231185, Book 790, Page(s) 4105,
on JULY 30, 1990.

NOW, THEREFORE, the undersigned present Beneficiary hereby substitutes First Interstate Bank of Nevada, N.A., as Trustee in lieu of the above named trustee under said Note and Deed of Trust, First Interstate Bank of Nevada, N.A. 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 which was heretofore acquired by said Trustee under said Note and Deed of Trust.

SUBSTITUTION OF TRUSTEE

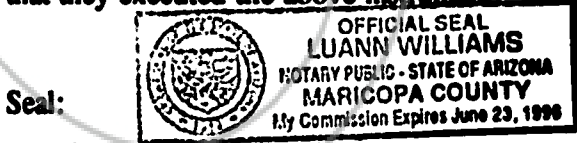
RECONVEYANCE

By:
SHARON E. PAULSEN, Banking Officer
First Interstate Bank, N.A., Loan Service Center

By:
SHARON E. PAULSEN, Banking Officer
First Interstate Bank, N.A., Loan Service Center

STATE OF ARIZONA)
) SS
COUNTY OF MARICOPA)

On FEBRUARY 17, 1994 personally
appeared before me, a Notary Public,
SHARON E. PAULSEN, who acknowledged
that they executed the above instrument.



Notary Public

REQUESTED BY
FIB
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

Loan # 745-3279536-9001
SUBREC02.DOC 2-1-94 KG

330620
BK 0294 PG 3765

94 FEB 22 AM 1:31
SUZANNE BEAUDREAU
10:50 RECORDER
PAUL K 2 DEPUTY