RECORDING REQUESTED BY:
Sierra Tahoe Bancorp
Mortgage Banking Center #43
P. O. Box 61000
Truckee, CA 96160-9010
916-582-3733
Loan #4307798
WHEN RECORDED, MAIL TO:
Stewart Title Co.
P.O. Box 1400
Zephyr Cove, NV 89448

93020584

## SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

WHEREAS, it is the desire of the present Beneficiaries to substitute Sierra Tahoe Bancorp in place stead of South Tahoe Investment Corp., a Nevada corporation as Trustee, under Deed of Trust dated November 4th, 1985 , executed by

Manuel Urrutia, an unmarried man and Emmett Urrutia, a widower, as Joint Tenants

recorded on November 5, 1985 , Instrument No. 126247 in Book 1185 , of Official Records at Page 348 in the office of the Douglas County Recorder.

NOW, THEREFORE, Truckee River Bank as Beneficiaries do hereby appoint Sierra Tahoe Bancorp as Substituted Trustee and Sierra Tahoe Bancorp now succeed to all Title, Estate, Rights, Powers and Duties held by South Tahoe Investment Corporation, a Nevada corporation under said Deed of Trust.

NOW, WHEREAS, the indebtedness secured to be paid by the Deed of Trust executed by South Tahoe Investment Corporation, a Nevada corporation

to South Tahoe Investment Corporation, Nevada corporation

as Trustee, dated November 4th, 1985 , and recorded on November 5th, 1985 Instrument No. 126247 in Book 1185 of Official Records at Page 348 in the office of the Douglas County Recorder has been fully paid.

NOW THEREFORE, Sierra Tahoe Bancorp as Substituted Trustee, does hereby Grant and Reconvey unto the parties entitled thereto without warranty, all the Estate and Interest derived to the said Trustee, under said Deed of Trust, in the lands therein described, situated in the County of Douglas State of Nevada, reference being hereby specifically made to said Deed of Trust and the record thereof for a particular description of said lands.

IN WITNESS WHEREOF, Sierra Tahoe Bancorp 23rdday of May, 19 94.

have caused these presents to be executed this

SIERRA TAHOE BANCORP

TRUCKEE RIVER BANK

Richard Belstock,

Vice President

Deane T. Harlow Senior Vice President

OFFICIAL SEAL
JANE E. COSTA

NOTARY PUBLIC - CALIFORNIA
NEVADA COUNTY

My Comm. Expires Mar 28, 199

STATE OF CALIFORNIA COUNTY OF NEVADA

on this 3rd day of function in the year of 1994, before me, the undersigned, a Notary Public in and for said State, personally appeared RICHARD BELSTOCK, VICE PRESIDENT, personally known to me (proved on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Jane 6. Costa

Weary Public in and for said State

STATE OF CALIFORNIA COUNTY OF NEVADA

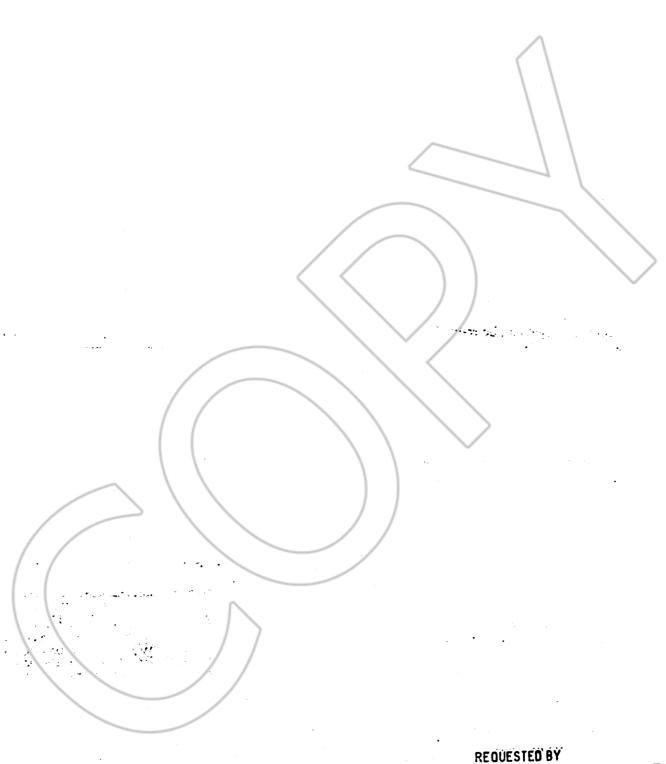
on this 3rd day of function in the year of 1974, before me, the undersigned, a Notary Public in and for faid State, personally appeared DEANE T. HARLOW, SENIOR VICE PRESIDENT, personally known to me (proved on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

in and for said State

BK 0694PG3287

OFFICIAL SEAL
JANE E. COSTA
NOTARY PUBLIC - CALIFORNIA
NEVADA COUNTY
My Comm. Expires Mar 28, 1995



STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL PECORDS OF
DOUGLAS CO., REVADA

JUN 20 A9:27

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SUZAHNE BEAUBREAU

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