Escrow: 03-001964

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NEVADA BANKING COMPANY, a Nevada corporation, is the owner and holder of the Note secured by the Deed of Trust dated November 16, 1989, made by H & S CONSTRUCTION INC., a Nevada corporation, TRUSTOR, to WESTERN TITLE COMPANY INC., TRUSTEE, for the benefit of NEVADA BANKING COMPANY, BENEFICIARY, for which said Deed of Trust was recorded on NOVEMBER 20, 1989, in the Office of the County Recorder of Douglas County, State of Nevada, in Book 1189, Page 2465, as Document No. 215023; declares the indebtedness, secured to be paid by said Deed of Trust, has been paid in full, and hereby substitutes ITSELF, whose address is P. O. Box 5700, Stateline Nv. 89440 as Trustee in lieu of the above named Trustee under said Deed of Trust.

NEVADA BANKING COMPANY, a Nevada corporation hereby accepts said appointment as Trustee under said Deed of Trust, and as successor Trustee, pursuant to the request of the owner and holder and in accordance with the provisions the Deed of Trust, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, all estate now held by it under said Deed of Trust.

MY HAND THIS WITNESS , 1995. DAY OF **JANUARY**

BENEFICIARY and TRUSTEE

BY:

* LYDIA GREIL

ASSISTANT VICE PRESIDENT

NEVADA STATE OF)ss: COUNTY OF DOUGLAS



On January 19, 1995 , personally appeared before me, a Notary Public, LYDIA GREIL, ASSISTANT VICE PRESIDENT for NEVADA BANKING COMPANY personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged that they executed the same for the purposes therein stated.

Notary Public

WHEN RECORDED, MAIL TO: Stewart Title of Douglas County P. O. Box 1029 Minden, NV 89423

> REQUESTED BY STEWART TITLE OF DOUGLAS COUNTY IN OFFICIAL RECORDS OF DOUGLAS CO.. NEVADA

> > '95 JAN 25 A9 :55

LINDA SLATER

354913

SLATE RECORDER