D E E D   O F   R E C O N V E Y A N C E

WHEREAS, the indebtedness secured by the Deed of Trust executed by

MATTHEW S. STEGEMILLER AND MARY JANE STEGEMILLER, HUSBAND AND WIFE

to **SIERRA TAHOE BANCORP**

TRUSTOR(S)
TRUSTEE(S),

dated   February 2, 1994   , and recorded as Instrument No.   331480   ,

on   March 3, 1994   , in Book/Reel   394   , Page/Image   0631-0636   of

Official Records in the Office of the County Recorder of Douglas   County,

State of   Nevada   has been paid.

NOW THEREFORE, the present Trustee(s) under said Deed of Trust do(es) hereby reconvey unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

SIERRA TAHOE BANCORP

BY   Richard Belstock,
Senior Vice President

Dated this   30   day of   November   19 94
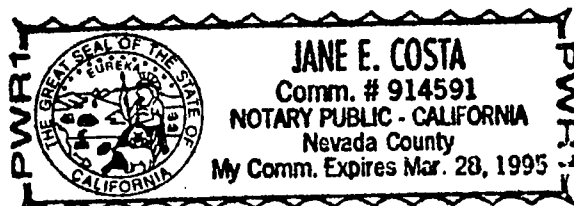
STATE OF CALIFORNIA
COUNTY OF NEVADA

On this 14th   day of December in the year of 19 94 , before me, the undersigned, a Notary Public in and for said State, personally appeared **RICHARD BELSTOCK, 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

Notary Public in and for said State

JANE E. COSTA
Comm. # 914591
NOTARY PUBLIC - CALIFORNIA
Nevada County
My Comm. Expires Mar. 28, 1995

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