

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEN RECORDED MAIL TO:

SHAREN A RYAN
P O BOX 1994
ZEPHYR COVE, NV 89448

First Interstate Bank of Nevada, N.A., is the Owner and Holder of the note and Deed of Trust dated JUNE 13TH, 1989 executed by SHAREN A RYAN AND CRAIG G BROWN WIFE AND HUSBAND AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON, as trustors to STEWART TITLE, 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. 204499, Book 689, Page(s) 2477-2479, on JUNE 19TH, 1989.

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

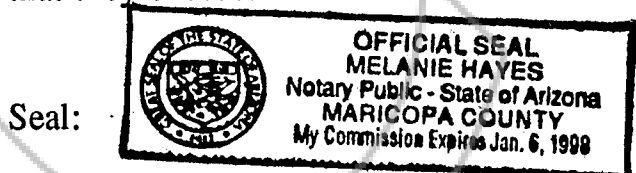
RECONVEYANCE

By: Sharon E Paulsen
SHARON E. PAULSEN, Banking Officer
First Interstate Bank of Nevada, N.A.

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SHARON E. PAULSEN, Banking Officer
First Interstate Bank of Nevada, N.A.

STATE OF ARIZONA)
) SS
COUNTY OF MARICOPA)

On AUGUST 16TH, 1995 personally appeared before me, a Notary Public, SHARON E. PAULSEN, who acknowledged that they executed the above instrument.



Melanie Hayes
Notary Public

Loan #812 745 0053884 8001
PD DT 6-30-95 MCH
SUBRECO2.DOC

368727

BK 0895 PG 3307

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

95 AUG 21 AM 12:26

LINDA SLATER
RECORDER
PAID K DEPUTY