

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:

NEVADA BANKING COMPANY
1374 U.S. HIGHWAY 395 N.
GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, STEWART TITLE OF DOUGLAS COUNTY is named as Trustee under that certain Deed of Trust executed by KEVIN A. KRUEGER and TAMI KRUEGER, husband and wife as joint tenants dated JUNE 7, 1995, recorded JUNE 8, 1995 in Book 695, at Page 1220 of Official Records of DOUGLAS County, as Document No. 363724. WHEREAS, the undersigned NEVADA BANKING COMPANY is the Beneficiary thereunder and desires to appoint a new Trustee;

NOW THEREFORE, said NEVADA BANKING COMPANY does hereby appoint NEVADA BANKING COMPANY as Trustee, in the place and stead of STEWART TITLE OF DOUGLAS COUNTY.

NOW THEREFORE, the said NEVADA BANKING COMPANY as Substituted Trustee, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all interest derived to the said Trustee under said Deed of Trust, in the lands therein described.

DATED this 21ST day of DECEMBER, 1995.

NEVADA BANKING COMPANY




Jeff Hollingsworth
Vice President

STATE OF NEVADA)

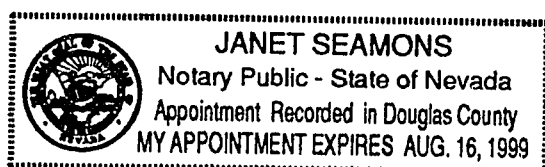
SS.

COUNTY OF DOUGLAS)

On this 21ST day of DECEMBER, in the year 1995, before me, Janet Seamons, a Notary Public in and for said state, personally appeared Jeff Hollingsworth, who is Vice President, personally known to me to be the person who executed the above instrument on behalf of said corporation, and acknowledged to me that HE executed the same for the purposes therein stated.



Notary Public



REQUESTED BY
Nevada Banking Co.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 DEC 28 P3:20

LINDA SLATER
RECORDER
\$10.00 PAID Bk DEPUTY

377724

BK 1295 PG 43 13