

RECORDING REQUESTED BY: NEVADA BANKING COMPANY

Escrow
M 738820H

WHEN RECORDED, MAIL TO: 1374 U.S. HIGHWAY 395 NORTH
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 WILLIAM E.
STITZ AND LINDA C. STITZ, husband and wife as Joint Tenants, dated
August 23, 1993, recorded August 24, 1993 as Document No. 315880 in
Book 0893, of Official Records of Douglas County, at Page 4790, and
Modification of Deed of Trust dated June 9, 1994 as Document No.
339696 in Book 0694, of Official Records of Douglas County, at Page
2571.

WHEREAS, the undersigned NEVADA BANKING COMPANY, is the
Beneficiary thereunder and desires to appoint a new Trustee;

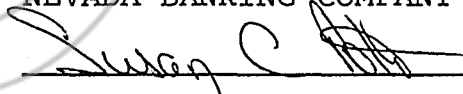
NOW THEREFORE, said NEVADA BANKING COMPANY does hereby
appoint NEVADA BANKING COMPANY as Trustee, in the place and stead
of STEWART TITLE OF DOUGLAS COUNTY.

WHEREAS the indebtedness secured to be paid by said Deed of Trust
has been fully paid.

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 10th day of January, 1997.

NEVADA BANKING COMPANY



STATE OF NEVADA)

ss.

Susan C. Potter
Assistant Branch Manager

COUNTY OF DOUGLAS)

On this 10th day of January
1997, before me, the
undersigned, a Notary Public in
and for said County and State,
personally appeared Susan C.
Potter, Assistant Branch
Manager known to me (or proved
to me on the basis of
satisfactory evidence) to be
the person whose name is
subscribed to the within
instrument, and acknowledged
that he/she executed the same.

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

Janet Osalvo
Notary Public

'97 JAN 16 P12:01

 **JANET OSALVO**
Notary Public - State of Nevada
Appointment Recorded in Douglas County
MY APPOINTMENT EXPIRES AUG. 16, 1999

404765

BK 0197PG2134

LINDA SLATER
RECORDER
\$10.00 PAID ks DEPUTY