WHEN RECORDED MAIL TO:

WESTERN TITLE COMPANY

Escrow No.: P73976JC
Reference: SWIFT/PADGETT

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, BANK OF AMERICA FORMALLY VALLEY BANK OF NEVADA

named as Trustee under that certain \mbox{Deed} of \mbox{Trust} executed by $\mbox{MICHAEL}$ K. \mbox{SWIFT} and \mbox{DORA} A. \mbox{SWIFT}

Trustor(s), dated June 6, 1990 , recorded on June 28, 1990 , in Book 690 , Page 4206 , as Document No. 229120 , of Official Records of Douglas , County, Nevada; and,

WHEREAS, the undersigned is presently the Beneficiary thereunder and desires to appoint a new Trustee;

NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and instead of BANK OF AMERICA FORMALLY VALLEY BANK OF NEVADA

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

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

PROPERTY ADDRESS:

979 RIVERVIEW DRIVE GARDNERVILLE, NV. 89410

DATED April 25, 1997

SIGNATURE OF BENEFTCIARY/TRUSTEE

rmally Valley Bank of Nevada

STATE OF NEVADA

County of Doubles)ss.

Michael D. Sharp Vice President

This instrument was acknowledged

before me on May 5,1997

by Michael D. Sharp

Notary Public

JUDY A. COCLICH

Notary Public - State of Nevada

Appointment Recorded in Douglas County
No: 95-00930-5 - EXPIRES OCT. 3, 1999

FOR RECORDER'S USE

REQUESTED BY

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

'97 MAY 20 A11:44

stdfr

0412846 BK0597PG3105 LINDA SLATER
RECORDER

\$100 PAID DEPUTY