RECORDING REQUESTED BY

16/

NEVADA BANKING COMPANY; P.O. BOX 5700, STATELINE, NV 89449

AND WHEN RECORDED MAIL TO: ✓ DALE J GARVER

JOAN GARVER

1342 SUSIE LAKE ROAD

SOUTH LAKE TAHOE, CA 96150

## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, PLACER TITLE, is named as Trustee under that certain Deed of Trust

executed by DALE J GARVER AND JOAN GARVER, HUSBAND AND WIFE, AS JOINT TENANTS, dated JUNE 1, 1993, recorded JUNE 2, 1993, in Book BK0693, of Official Records of DOUGLAS County, at Page PG0280, as Document No. 308511.

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 PLACER TITLE COMPANY,

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 19th day of JUNE, 1997.

NEVADA BANKING COMPANY

LYDIA GREIL

ASSISTANT VICE PRESIDENT

STATE OF NEVADA)

COUNTY OF DOUGLAS)

On this 19th day of JUNE, in the year 1997, before me, HANNAH KOLZ, a Notary Public in and for said state, personally appeared <u>LYDIA</u> <u>GREIL</u>, who is <u>ASSISTANT VICE PRESIDENT</u> of the NEVADA BANKING COMPANY corporation, personally known to me to be the person who executed the above instrument on behalf of said corporation, and acknowledged to me that <u>SHE</u> executed the same for the purposes therein stated.

()MM()Notary Public

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REQUESTED BY

RECORDER LINDA SLATER PAID & DEPUTY

0415528

Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES NOV. 15, 1998

HANNAH R. KOLZ

Notary Public - State of Nevada

BK 0697PG4157