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RECORDING REQUESTED BY: NEVADA BANKING COMPANY

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 JOSEPH W. HEFLIN JR. and PAMELA C. HEFLIN, husband and wife as joint tenants, dated June 11, 1996, recorded June 17, 1996, in Book 696, of Official Records of DOUGLAS County, at Page 2776, in Document Number 390154.

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 24th day of July, 1997.

NEVADA BANKING COMPANY

Susan C. Potter

Assistant Branch Manager

STATE OF NEVADA)

ss.

COUNTY OF DOUGLAS)

On this 24th day of July, in the year 1997, before me, Janet Osalvo, a Notary Public in and for said state, personally appeared Susan C. Potter, who is ASSISTANT BRANCH MANAGER, personally known to me to be the person who executed the above instrument on behalf of said corporation, and acknowledged to me that SHE executed the same for the purposes therein stated.

Notary Public

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

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LINDA SLATER
RECORDER
\$10 PAID \$2 DEPUTY