

RECORDING REQUESTED BY:

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

AND WHEN RECORDED MAIL TO:

SCOT McCLONE
4340 PRODUCT DRIVE
SHINGLE SPRINGS, CA 95682

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 STUART SPEAR AND DONNA A SPEAR, husband and wife as Joint Tenants dated December 31, 1996, recorded January 7, 1997, in Book #0197, at Page #0480, as Document No. 404163, of Official Records of Douglas County.

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 16th day of DECEMBER, in the year 1997.

NEVADA BANKING COMPANY



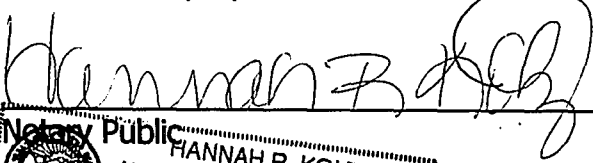
Ursula K. Prebezac
Senior Vice President

STATE OF NEVADA)

SS.

COUNTY OF DOUGLAS)

On this 16th day of December, in the year 1997, before me, Hannah Kolz, a Notary Public in and for said state, personally appeared Ursula K. Prebezac, who is Senior Vice President, of 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 he executed the same for the purposes therein stated.



Hannah R. Kolz

Notary Public
HANNAH R. KOLZ
Notary Public - State of Nevada
Appointment Recorded in Douglas County
MY APPOINTMENT EXPIRES NOV. 15, 1998

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

'97 DEC 22 P12:58

0428971

BK 1297 PG 4 173

LINDA SLATER
RECORDER
10/10 PAID TO DEPUTY