

SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

THE UNDERSIGNED _____, is
the Owner and Holder of the Note secured by the Deed of Trust
dated January 21, 1994, 1994, made by STEVEN C. WILHITE AND LAURIE M.
WILHITE, HUSBAND AND WIFE, Trustor,
to STEWART TITLE OF DOUGLAS COUNTY, as Trustee for the
benefit of THE UNDERSIGNED

_____ as Beneficiary, which Deed of Trust was
recorded on January 25, 1994, in the office of the County
Recorder of DOUGLAS, State of Nevada, Instrument No.
328314, in Book 194, Page 4499, wherein
THE UNDERSIGNED, hereby substitutes
THE UNDERSIGNED, as Trustee in lieu
of the above named trustee under said Deed of Trust.

THE UNDERSIGNED, hereby accepts
said appointment as Trustee under said Deed of Trust and as successor
Trustee, pursuant to the request of said Owner and Holder and in
accordance with the provisions of said Deed of Trust does hereby
reconvey without warranty to the person or persons legally entitled
thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, I/WE _____
THE UNDERSIGNED, as Owner and Substituted
Trustee, have caused this instrument to be executed, each in its
respective interest, this 3rd day of February, 1998.

Ronald John Wilhite
RONALD JOHN WILHITE, TRUSTEE

STATE OF NEVADA)
) ss Janet Jean Wilhite
COUNTY OF) JANEY JEAN WILHITE, TRUSTEE

On February 4, 1998, before me, the
undersigned, a Notary Public in and for said
County and State, personally appeared
Ronald John Wilhite and
Janet Jean Wilhite
known to be to be the person described in and
who acknowledged that They executed the
foregoing instrument.

K. Burchiel
Notary Public



REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 FEB -9 AM 11:48

WHEN RECORDED, MAIL TO:
FIRST AMERICAN TITLE CO.
1572 Highway 395
Minden, NV 89423

0432258
BK0298PG1320

LINDA SLATER
RECORDER
\$10.00 PAID DEPUTY