

RECORDING REQUESTED BY

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

AND WHEN RECORDED MAIL TO:

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

202503 250

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, WESTERN TITLE COMPANY, INC. is named as Trustee under that certain Deed of Trust executed by JAMES D. SESSER and CAROL I. SESSER, HUSBAND AND WIFE AS JOINT TENANTS dated NOVEMBER 20, 1995, recorded NOVEMBER 30, 1995, in Book 1195, at Page 5303 as Document No. 376091 of Official Records of DOUGLAS County.

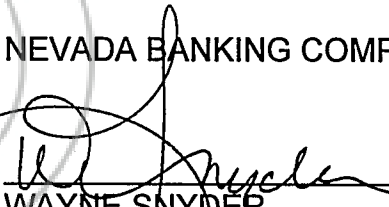
WHEREAS, the undersigned NEVADA BANKING COMPANY is the Beneficiary thereunder and desires to appoint a new Trustee;

NOW THEREFORE, said NEVADA BANKING COMPANY does hereby appoint NEVADA BANKING COMPANY as Trustee, in the place and stead of WESTERN TITLE COMPANY, INC.

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 26th day of February, 1998.

NEVADA BANKING COMPANY

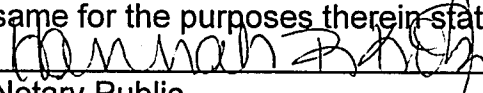

WAYNE SNYDER
EXECUTIVE VICE PRESIDENT

STATE OF NEVADA)

ss.

COUNTY OF DOUGLAS)

On this 26th day of February, in the year 1998, before me, Hannah R. Kolz, a Notary Public in and for said state, personally appeared WAYNE SNYDER who is EXECUTIVE VICE PRESIDENT; 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 HE executed the same for the purposes therein stated.


Notary Public

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

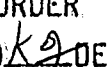
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LINDA SLATER
RECORDER

\$10⁰⁰ PAID  DEPUTY