RECORDING REQUESTED BY:

NEVADA BANKING COMPANY

P O BOX 5700

STATELINE, NV 89449

AND WHEN RECORDED MAIL TO: LORAN D. COVINGTON

REBECCA JEAN COVINGTON

P O BOX 5505

STATELINE, NV 89449

20258720

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, <u>WESTERN TITLE COMPANY</u> is named as trustee under that certain Deed of Trust Executed by <u>LORAN D. COVINGTON and REBECCA JEAN COVINGTON</u>, husband and wife as joint tenants, dated <u>MARCH 29, 1996</u>, recorded <u>APRIL 1, 1996</u>, in Book <u>#496</u>, at Page <u>#124-129</u>, as Document No. <u>384556</u>, in the Official Records of <u>DOUGLAS COUNTY</u>, property located at <u>180 KINGSBURY CIRCLE</u>, STATELINE, NV.

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

NOW THEREFORE, said <u>NEVADA BANKING COMPANY</u> does hereby appoint <u>NEVADA BANKING COMPANY</u> as Trustee, in the place and stead of <u>WESTERN TITLE COMPANY</u>,

WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been fully paid.

NOW THEREFORE, the said <u>NEVADA BANKING COMPANY</u> 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 14^{th} day of MAY, in the year 1998.

NEVADA BANKING COMPANY

WAYNE SNYDER

EXECUTIVE VICE PRESIDENT

STATE OF NEVADA)

SS.

COUNTY OF DOUGLAS)

On this 14th day of May, in the year 1998, before me, Sarah Poppenga, a Notary Public in and for said state, personally appeared WAYNE SNYDER, who is EXECUTIVE 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.

Notary Public

SARAH POPPENGA
Notary Public - State of Nevada
Appointment Recorded in Douglas County
No: 97-3536-5 - Expires September 22, 2001

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN DEFICIAL RECORDS OF
BOUGLAS CO.: NEVADA

'98 MAY 19 A11:05

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LINDA SLATER RECORDER \$10 PAID 12 DEPUTY