RECORDING REQUESTED BY:

NEVADA BANKING COMPANY

P O BOX 5700

STATELINE, NV 89449

AND WHEN RECORDED MAIL TO: JOHN JACOB

ELENA JACOB P O BOX 12056

ZEPHYR COVE, NV 89448

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, STEWART TITLE COMPANY is named as trustee under that certain Deed of Trust Executed by JOHN G. JACOB and ELENA S. JACOB, husban and wife as Community property with right of survivorship, dated JULY 25, 1996, recorded AUGUST 2, 1996, in Book #0896, at Page #0357-0358, as Document No. 393466, in the Official Records of DOUGLAS COUNTY, property located at 1008 PONDEROSA DRIVE, ZEPHYR COVE, NV.

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 COMPANY,

WHEREAS, the indebtedness secured 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 10th day of JULY, in the year 1998.

NEVADA BANKING COMPANY

Ursula K. Prebezac Senior Vice President

STATE OF NEVADA)

SS.

COUNTY OF DOUGLAS)

On this 10th day of July, in the year 1998, before me, Sarah Poppenga, 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 she executed the same for the purposes therein stated.

Notary Public

(SEAL)

SARAH POPPENGA Notary Public - State of Nevada Appointment Recorded in Douglas County No: 97-3538-5 - Expires September 22, 2001

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

98 JUL 16 A11:26

LINDA SLATER BKO798PG3024 S/OSPAID DEPUTY