

RECORDING REQUESTED BY: NEVADA BANKING COMPANY
P O BOX 5700
STATELINE, NV 89449

AND WHEN RECORDED MAIL TO: ✓ MARK MICHELSEN
P O BOX 2010
STATELINE, NV 89449

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 MARK L. MICHELSEN, a single man, dated AUGUST 25, 1997, recorded AUGUST 25, 1997, in Book #0897, at Pages #4567-4572, as Document No. 0420165, in the Official Records of DOUGLAS COUNTY, property located at 262 GENOA HIGHLANDS CIRCLE, GENOA, NV.

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

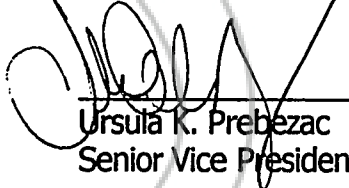
NOW THEREFORE, said NEVADA BANKING COMPANY does hereby appoint NEVADA BANKING COMPANY as Trustee, in the place and stead of STEWART TITLE OF DOUGLAS COUNTY,

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 16th day of SEPTEMBER, in the year 1998.

NEVADA BANKING COMPANY



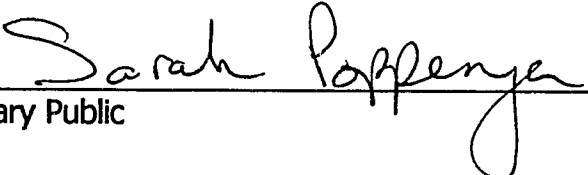
Ursula K. Prebezac
Senior Vice President

STATE OF NEVADA)

SS.

COUNTY OF DOUGLAS)

On this 16th day of SEPTEMBER, 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

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

(SEAL)



'98 SEP 18 P12:27

0449739

LINDA SLATER
RECORDER
15/10⁰⁰ PAID ks DEPUTY

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