

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

AND WHEN RECORDED MAIL TO: STEVEN T. POLIKALAS
KEVIN R. LANE
P O BOX 361
ZEPHYR COVE, NV 89448

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, WESTERN TITLE COMPANY is named as trustee under that certain Deed of Trust Executed by STEVEN T. POLIKALAS, an unmarried man, having an undivided 50% interest, and KEVIN R. LANE, a married man as his sole and separate property, having an undivided 50% interest, dated SEPTEMBER 6, 1996, recorded SEPTEMBER 10, 1996, in Book #0996, at Pages #1131-1136, as Document No. 396093, in the Official Records of DOUGLAS COUNTY, property located at 313 TRAMWAY DRIVE #22, STATELINE, NV.

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

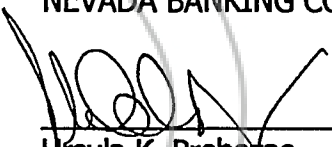
NOW THEREFORE, said NEVADA BANKING COMPANY does hereby appoint NEVADA BANKING COMPANY as Trustee, in the place and stead of WESTERN TITLE COMPANY,

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 16th day of SEPTEMBER, in the year 1998.

NEVADA BANKING COMPANY



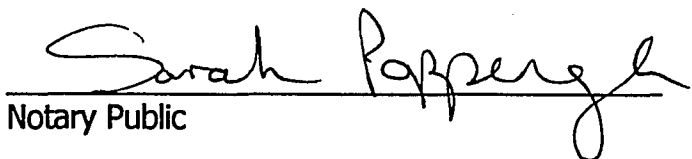
Ursula K. Prebezac
Senior Vice President

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
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

(SEAL)



'98 SEP 28 P12:06

0450434

LINDA SLATER
RECORDER

BK0998PG5643

\$10.00 PAID  DEPUTY