

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

AND WHEN RECORDED MAIL TO: CEDARS BANK  
444 SOUTH FLOWER ST., 14TH FL.  
LOS ANGELES, CALIFORNIA 90071  
ATTN.: D.S./2448

m 77416-H

**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 ALFRED R. VILLALOBOS, an unmarried man, dated JULY 15, 1998, recorded JULY 17, 1998, in Book #0798, at Pages #3616-3622, as Document No. 444721, in the Official Records of DOUGLAS COUNTY, property located at 1000 HOLLY DRIVE, STATELINE, NV.

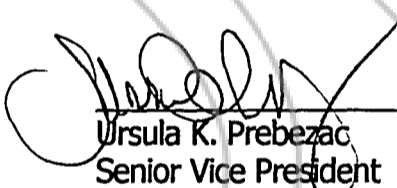
WHEREAS, the undersigned NEVADA BANKING COMPANY is the Beneficiary thereunder and desires to appoint a new Trustee;

NOW THEREFORE, said NEVADA BANKING COMPANY does hereby appoint NEVADA BANKING COMPANY as Trustee, in the place and stead of 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 28<sup>th</sup> day of SEPTEMBER, in the year 1998.

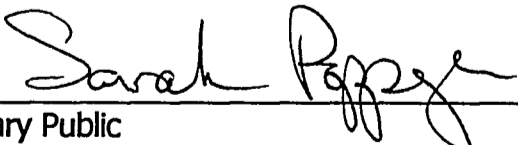
NEVADA BANKING COMPANY  
  
Ursula K. Prebezac  
Senior Vice President

STATE OF NEVADA)

SS.

COUNTY OF DOUGLAS)

On this 28<sup>th</sup> 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

(SEAL)



REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
UNOFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA.

'98 OCT 21 12:16

0452180  
BK 1098 PG 4093

LINDA SLATER  
RECORDER  
\$10.00 PAID Ka DEPUTY