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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, It is the desire of the present Beneficiary(s) to substitute himself in place and stead of Western Title Company Inc., a Nevada corporation as Trustee, under Deed of Trust executed by GREGORY K. ZOELLER, Trustee of the Gregory K. Zoeller Trust dated December 7, 1995, dated November 7, 1996 and recorded January 12, 1998 in Book 0198 of Official Records, at Page 1299 as document number 0430152, in the Office of the Douglas County Recorder, State of Nevada.

NOW THEREFORE, R. Stephen Hardy, Beneficiary(s), do(es) hereby appoint himself as Substituted Trustee and he now succeeds to all title, estate, rights, powers and duties held by Western Title Company of Nevada, Inc., a Nevada corporation, under said Deed of Trust:

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

NOW, THEREFORE, R. Stephen Hardy, as Substituted Trustee, do(es) hereby Grant and Reconvey unto the parties entitled thereto, without warranty, all of the estate and interest derived to the said Trustee, under said Deed of Trust, in the lands therein described, situated in the County of Douglas, State of Nevada reference being hereby specifically made to said Deed of Trust and the record thereof for a particular description of said land.

IN WITNESS WHEREOF, I have caused these presents to be executed this 13 day of November, 19 98.

[Signature of R. Stephen Hardy]
R. Stephen Hardy

STATE OF Nevada )
)ss.
COUNTY OF Washoe )

On this 13th day of Nov., 1998, before me, [Signature of Notary], JOSEPH D. PALANTI, a Notary Public in and for said state, personally appeared

R. Stephen Hardy
personally known to me or proved to me on the bases of satisfactory evidence to be the person(s) who executed the above instrument, and acknowledged to me that he executed the same for purposes stated therein.

[Signature of Notary]
(Notary Public)

JOSEPH D. PALANTI
Notary Public - State of Nevada
Appointment Recorded in Washoe County
MY APPOINTMENT EXPIRES JULY 2, 1999

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

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0454645
BK 1198PG4912

LINDA SLATER
RECORDER
\$ 10.00 PAID ka DEPUTY