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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, an unmarried man, dated February 25, 1998 and recorded November 3, 1998 in Book 1198 of Official Records, at Page 0531 as document number 0453220, 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.

R. Stephen Hardy (with signature)

STATE OF \_\_\_\_\_ ) )ss. COUNTY OF \_\_\_\_\_ )

On this \_\_\_ day of \_\_\_\_\_, 19\_\_\_, before me, \_\_\_\_\_, a Notary Public in and for said state, personally appeared \_\_\_\_\_

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 \_\_\_\_\_ executed the same for purposes stated therein.

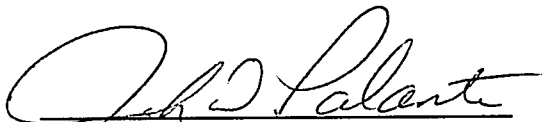
(Notary Public)

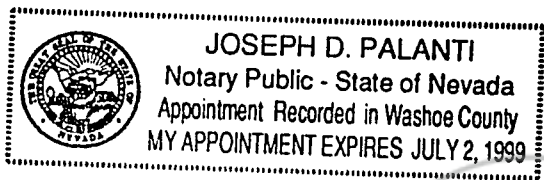
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STATE OF NEVADA )  
 ) SS.  
COUNTY OF WASHOE )

On this 13th day of November, 1998, before me, 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 basis of satisfactory evidence to be the person who executed the above instrument, and acknowledged to me that he executed the same for purposes stated therein.

  
Notary Public



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

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LINDA SLATER  
RECORDER  
\$11.00 PAID *KD* DEPUTY