

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

AND WHEN RECORDED MAIL TO: BRUCE BORK
P O BOX 4466
STATELINE, NV 89449

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, FIRST AMERICAN TITLE COMPANY is named as trustee under that certain Deed of Trust Executed by BRUCE BORK, an unmarried man, dated MAY 21, 1998 recorded MAY 22, 1998, in Book #0598, at Pages #4839-4844, as Document No. 440340, in the Official Records of DOUGLAS COUNTY, property located at 2444 GENOA ASPEN DRIVE, GENOA, NV.

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

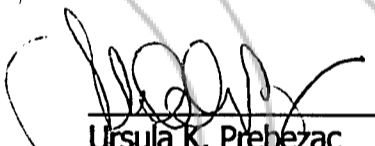
NOW THEREFORE, said NEVADA BANKING COMPANY does hereby appoint NEVADA BANKING COMPANY as Trustee, in the place and stead of FIRST AMERICAN TITLE COMPANY,

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 21ST day of JANUARY, in the year 1999.

NEVADA BANKING COMPANY



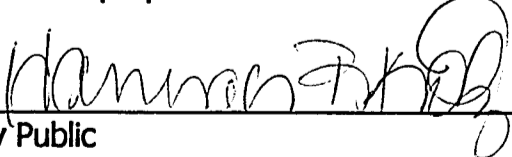
Ursula K. Prebezac
Senior Vice President

STATE OF NEVADA)

ss.

COUNTY OF DOUGLAS)

On this 21ST day of January, in the year 1999, before me, Hannah Kolz, 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
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JAN 28 AM 11:18

LINDA SLATER
RECORDER
\$10.00 PAID  DEPUTY

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BK0199PG5482