

SUBSTITUTION OF TRUSTEE
AND
DEED OF RECONVEYANCE

WHEREAS, it is the desire of the present beneficiary (ies) to substitute NEVADA BANKING COMPANY in place and stead of Stewart Title of Douglas County as Trustee, under Deed of Trust executed by SIERRA NEVADA LANDCO, INC., A Nevada Corporation dated March 13, 1998, and recorded March 16, 1998, of Official Records, at Book 398, Page 3240, as Document No. 434963, in the Office of the DOUGLAS County Recorder, State of Nevada.

NOW, THEREFORE, NEVADA BANKING COMPANY as Beneficiary, does hereby appoint themselves whose address is 1374 Hwy 395, Gardnerville, NV 89410, as substituted Trustee and they now succeed to all title, estate and rights, power and duties held by said trustee under said Deed of Trust.

WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been paid in full.

NOW, THEREFORE, NEVADA BANKING COMPANY, as substituted Trustee, does 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 lands.

IN WITNESS WHEREOF have caused these presents to be executed on this 2nd, of June, 1999.

BENEFICIARY:

NEVADA BANKING COMPANY

TRUSTEE:

NEVADA BANKING COMPANY

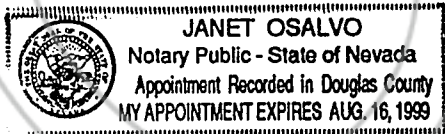
By: [Signature]
SUSAN C. POTTER
ASSISTANT BRANCH MANAGER

By: [Signature]
SUSAN C. POTTER
ASSISTANT BRANCH MANAGER

STATE OF NEVADA
COUNTY OF DOUGLAS

On June 3, 1999, personally appeared before me, a Notary Public,
Susan C. Potter
who acknowledged that s he _____ executed the above instrument.

[Signature]



WHEN RECORDED MAIL TO:

MARQUIS TITLE & ESCROW, INC.
P. O. Box 2128
Minden, NV 89423

REQUESTED BY
MARQUIS TITLE & ESCROW, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$10.00 PAID [Signature] DEPUTY