

**RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:**

EVIE VIERA & JUDY DAVIDSON
3329 DEER VALLEY ROAD
ANTIOCH, CA 94509

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, PACIFIC TITLE, INC. is named as Trustee under that certain Deed of Trust executed by EVIE VIERA, a married woman as her sole and separate property and to JUDY DAVIDSON, an unmarried woman, as tenants in common dated MAY 9, 1995, recorded JUNE 9, 1995, in Book 695, at Page 1381, of Official Records of DOUGLAS County, as Document No. 363793.

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 PACIFIC TITLE, INC.,

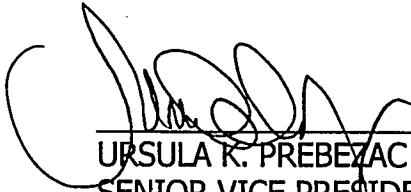
WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been fully paid.

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 18th day of JUNE, 1999.

NEVADA BANKING COMPANY





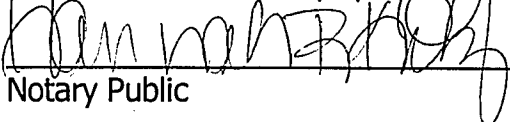
URSULA K. PREBEZAC
SENIOR VICE PRESIDENT

STATE OF NEVADA)

SS.

COUNTY OF DOUGLAS)

On this 18th day of JUNE, 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 the 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.

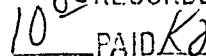


Notary Public

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JUN 28 P12:22

LINDA SLATER
RECORDER

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