

SUBSTITUTION OF TRUSTEE
AND
DEED OF RECONVEYANCE

WHEREAS, It is the desire of the present Beneficiary(s), to substitute themselves in place and stead of Western Title Company, Inc., a Nevada Corporation, as Trustee, under Deed of Trust executed by Stuart Spear and Donna A. Spear, husband and wife, dated May 26, 1998 and recorded June 10, 1998 in Book 698 of Official Records, Page 2415 as Document Number 0441690 in the Office of the Douglas County Recorder, State of Nevada,

NOW THEREFORE, Novasel & Schwarte Investments, Inc., as Beneficiary(ies), do(es) hereby appoint herself as Substituted Trustee and now succeeds to all title, estate, rights, powers and duties held by Stewart Title of Douglas County, under said Deed of Trust.

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

NOW, THEREFORE, Novasel & Schwarte 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, situate 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 11th day of August, 1999.

NOVASEL & SCHWARTE INVESTMENTS, INC.

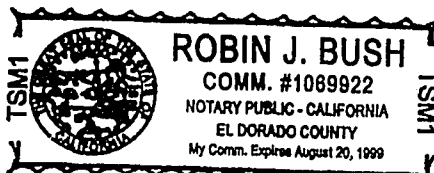
Robert I. Novasel
By: Robert I. Novasel
Its: President

STATE OF California
) ss.
COUNTY OF El Dorado

On this 11th day of August, 1999, before me, Robin J. Bush
Robert I. Novasel, 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 he executed the same for purposes stated therein.

Robin J. Bush
(Notary Public)



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

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