

RECORDING REQUESTED BY: FIRST SECURITY BANK OF NEVADA
(FORMERLY KNOWN AS NEVADA BANKING COMPANY)
P O BOX 5700
STATELINE NV 89449

AND WHEN RECORDED MAIL TO: Dale Garver
Joan Garver
1342 Susie Lake Road
South Lake Tahoe CA 96150

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, PLACER TITLE COMPANY is named as trustee under that certain Deed of Trust executed by DALE J. GARVER and JOAN GARVER, husband and wife as joint tenants, dated March 19, 1998, recorded March 24, 1998, in Book 0398, at Page 5267-5272, as Document No. 0435659, in the Official Records of Douglas County, property located at 368 "C" Quaking Aspen Lane, Stateline, Nevada.

WHEREAS, the undersigned FIRST SECURITY BANK OF NEVADA (FORMERLY KNOWN AS NEVADA BANKING COMPANY) is the Beneficiary thereunder and desires to appoint a new Trustee;

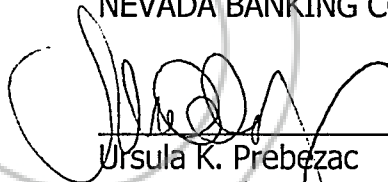
NOW THEREFORE, said FIRST SECURITY BANK OF NEVADA (FORMERLY KNOWN AS NEVADA BANKING COMPANY) does hereby appoint FIRST SECURITY BANK OF NEVADA (FORMERLY KNOWN AS NEVADA BANKING COMPANY) as Trustee, in the place and stead of PLACER TITLE COMPANY.

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

NOW THEREFORE, the said FIRST SECURITY BANK OF NEVADA (FORMERLY KNOWN AS 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 9th day of August, in the year 1999.

FIRST SECURITY BANK OF NEVADA, formerly
NEVADA BANKING COMPANY



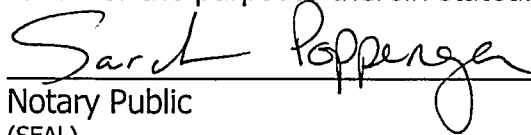
Ursula K. Prebezac
Vice President/Business Financial Center Manager

STATE OF NEVADA)

ss.

COUNTY OF DOUGLAS)

On this 9th day of August, in the year 1999, before me, Sarah Poppenga, a Notary Public in and for said state, personally appeared Ursula K. Prebezac, who is Vice President/Business Financial Center Manager, of First Security Bank of Nevada (formerly known as 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
(SEAL)



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

1999 AUG 31 PM 12: 37

LINDA SLATER
RECORDER

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