

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Pioneer Citizens Bank of Nevada as custodian for Robert Carl Malkmus, self-directed IRA, Pioneer Citizens Bank of Nevada as custodian for Marilyn V. Malkmus, self-directed IRA, and William Jonkey and Sandra R. Jonkey, husband and wife as joint tenants, is the Owner and holder of the note secured by the Deed of Trust dated August 12, 1996 , made by Dominic Cameneti and Helen M. Cameneti, husband and wife, Trustor, to Stewart Title of Douglas County, as Trustee, for the benefit of Pioneer Citizens Bank of Nevada as custodian for Robert Carl Malkmus, self-directed IRA, Pioneer Citizens Bank of Nevada as custodian for Marilyn V. Malkmus, self-directed IRA, and William Jonkey and Sandra R. Jonkey, husband and wife as joint tenants, as beneficiary, which Deed of Trust was recorded on August 14, 1996, in the Office of the Douglas County Recorder, in Book 896 , Page 2528, as instrument no. 394267 (re-recorded September 16, 1996 in Book 996, Page 1980, as Document No. 396385, wherein Pioneer Citizens Bank of Nevada as custodian for Robert Carl Malkmus, self-directed IRA, Pioneer Citizens Bank of Nevada as custodian for Marilyn V. Malkmus, self-directed IRA, and William Jonkey and Sandra R. Jonkey, husband and wife as joint tenants Hereby substitutes Pioneer Citizens Bank of Nevada as custodian for Robert Carl Malkmus, self-directed IRA, Pioneer Citizens Bank of Nevada as custodian for Marilyn V. Malkmus, self-directed IRA, and William Jonkey and Sandra R. Jonkey, husband and wife as joint tenants as trustee in lieu of the above named trustee under said deed of trust.

Pioneer Citizens Bank of Nevada as custodian for Robert Carl Malkmus, self-directed IRA, Pioneer Citizens Bank of Nevada as custodian for Marilyn V. Malkmus, self-directed IRA, and William Jonkey and Sandra R. Jonkey, husband and wife as joint tenants hereby accept said appointment as trustee under said Deed of Trust and as successor trustee, pursuant to the request of said owner and holder and in accordance with the provisions of said deed of trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS THEREOF, we, Pioneer Citizens Bank of Nevada as custodian for Robert Carl Malkmus, self-directed IRA, Pioneer Citizens Bank of Nevada as custodian for Marilyn V. Malkmus, self-directed IRA, and William Jonkey and Sandra R. Jonkey, husband and wife as joint tenants have caused this instrument to be executed, each in its respective interest, this 15th, day of September, 1999.

*William Jonkey*  
WILLIAM JONKEY

*Robert Carl Malkmus*  
ROBERT CARL MALKMUS

*Sandra R. Jonkey*  
SANDRA R. JONKEY  
PIONEER CITIZENS BANK OF NEVADA  
CUSTODIAN FOR ROBERT CARL MALKMUS  
SELF-DIRECTED IRA

*Marilyn V. Malkmus*  
MARILYN V. MALKMUS  
PIONEER CITIZENS BANK OF NEVADA  
CUSTODIAN FOR MARILYN V. MALKMUS  
SELF-DIRECTED IRA

BY: *Cheryl McVay*  
CHERYL MCVAY, AVP/TRUST OFFICER

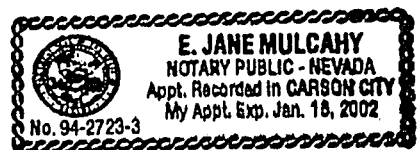
BY: *Cheryl McVay*  
CHERYL MCVAY, AVP/TRUST OFFICER

State of NEVADA

County of DOUGLAS

On September 15, 1999, personally appeared before me, a notary public, Robert Carl Malkmus, Marilyn V. Malkmus, William Jonkey and Sandra R. Jonkey, known to me to be the persons that acknowledged the above instrument.

*E. Jane Mulcahy*  
Notary Public



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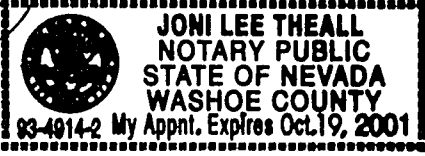
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State of Nevada

County of Washoe

On September 27, 1999, personally appeared before me, a notary public, \_\_\_\_\_  
Cheryl McVay APT Trust, known to me to be the person that  
acknowledged the above instrument. [Signature]

[Signature]



COPY

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

1999 OCT 15 AM 9:35

LINDA SLATER  
RECORDER

\$ 11.00 PAID [Signature] DEPUTY

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