

A.P. N. 05-290-10
1999-17338 KJP

WHEN RECORDED RETURN TO: First Security Bank
Commercial Lending Division
P O Box 7610
Reno NV 89510-7610


SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, NEVADA BANKING COMPANY is the Owner and Holder of the Note secured by the Deed of Trust, both dated August 26, 1997, made by ZEPHYR PROPERTIES, LLC, a Nevada Limited Liability Company, GRANTOR, to STEWART TITLE OF DOUGLAS COUNTY, TRUSTEE, for the benefit of NEVADA BANKING COMPANY, BENEFICIARY, which said Deed of Trust was recorded in the office of the County Recorder of Douglas County, State of Nevada, as Document No. 0420341.


Said Beneficiary has elected to appoint and substitute NEVADA BANKING COMPANY 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 person legally entitled thereto, all of the estate held by it under said Deed of Trust.

IN WITNESS THEREOF, the Owner and Holder above named and above named Successor Trustee, as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

OWNER AND HOLDER
NEVADA BANKING COMPANY

BY: 
Ed Curran
Vice President/
Commercial Loan Officer

SUCCESSOR TRUSTEE
NEVADA BANKING COMPANY

BY: 
Ed Curran
Vice President/
Commercial Loan Officer

STATE OF NEVADA)

ss.

COUNTY OF DOUGLAS)

On this 11th day of October, in the year 1999, before me, Sarah Poppenga, a Notary Public in and for said state, personally appeared Ed Curran, who is Vice President/Commercial Loan Officer, of 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 he executed the same for the purposes therein stated.


Notary Public
(SEAL)

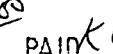


REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 OCT 15 AM 11:44

LINDA SLATER
RECORDER

\$10⁰⁰ PAID  DEPUTY

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