

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, First Security Bank of Nevada,
as the owner and holder of the Note secured by Deed of Trust dated April 26, 1999
made by Gordon R. Lane and Carol L. Lane, husband and wife as joint tenants
with right of survivorship and not as tenants in common

as Trustor, to First American Title Company of Nevada,

as Trustee, for First Security Bank of Nevada f/k/a Nevada Banking Company,
as Beneficiary, which Deed of Trust was recorded April 28, 1999
in Book 0499 Page, Document No. 5868

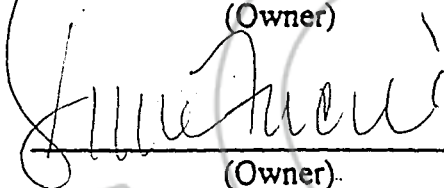
Official Records of Douglas County, Nevada, hereby substitutes
First Security Bank of Nevada as successor Trustee in lieu of the
Trustee therein.

WHEREAS said 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 the estate now held by it under said Deed of Trust.

DATED: December 17, 1999

First Security Bank of Nevada
(Owner)

(Successor Trustee)


(Owner)

(Successor Trustee)

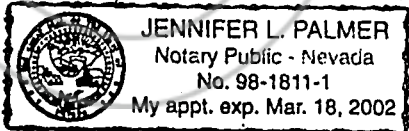
Dianne Fairchild, Assistant Vice President

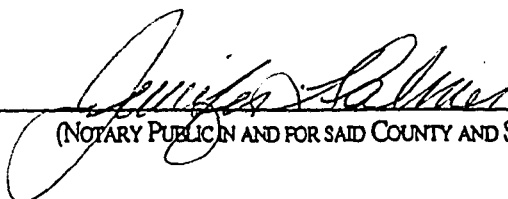
STATE OF Nevada)
COUNTY OF Clark)s

On December 17, 1999, before me, a Notary Public in and for
said County and State, personally appeared Dianne Fairchild

known to me to be the person (s) who acknowledged that _____ s he
executed the above instrument.

WITNESS my hand and official seal.




(NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE)

WHEN RECORDED MAIL TO:
FIRST SECURITY BANK OF NEVADA
P.O. BOX 19250
LAS VEGAS NV 89132

LOAN NO. 11602832 Attn: Note Dept

0483242

BK 1299PG4426

REQUESTED BY
1st Security Bank

IN OFFICIAL RECORDS OF
BOULEVARD

1999 DEC 23 AM 10: 12

LINDA SLATER
RECORDER

\$11⁰⁰ PAID K2 DEPUTY

0483242

BK 1299PG4427