

1999-15290-RCM
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 Bruce Banning
P O Box 1841
Zephyr Cove, NV 89449

apn 11-142-090

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, WESTERN TITLE COMPANY, INC. is named as trustee under that certain Deed of Trust Executed by DALE BRUCE BANNING, a single man, dated December 1, 1993, recorded December 2, 1993, in Book 1293, at Page 0485-0490, as Document No. 324069, in the Official Records of Douglas County, property located at 432 Maryanne Drive, 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 as Trustee, in the place and stead of WESTERN TITLE COMPANY, INC.

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

NOW THEREFORE, the said FIRST SECURITY BANK OF NEVADA 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 10th day of November, in the year 1999.

NEVADA BANKING COMPANY

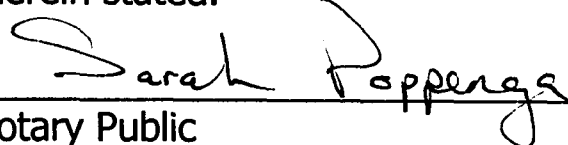

Ed Curran
Vice President/Commercial Loan Officer

STATE OF NEVADA)

ss.

COUNTY OF DOUGLAS)

On this 10th day of November, 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 First Security Bank of Nevada 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.

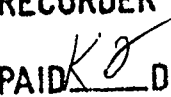

Notary Public
(SEAL)



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

2000 JAN 10 AM 11:12

LINDA SLATER
RECORDER

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BKO100PG1373 \$10⁰⁰ PAID  DEPUTY