

RECORDING REQUESTED BY:
STEWART TITLE COMPANY
WHEN RECORDED MAIL TO:

ESCROW NO. 99030005
A.P.N. # _____

NEVADA BANKING COMPANY
C/O STEWART TITLE

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NEVADA BANKING COMPANY

_____, are the Owners and Holders of
the Note secured by the Deed of Trust, dated September 30, 1998, made by WEST RIDGE
HOMES, INC.

_____, Trustors to STEWART TITLE
OF DOUGLAS COUNTY Trustee, for the benefit of NEVADA BANKING COMPANY

_____, Beneficiary
which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada in
Book 1098, at Page 1011, File # 451128, hereby substitutes NEVADA BANKING
COMPANY

as Trustee in lieu of the above named Trustee under said Deed of Trust. NEVADA BANKING COMPANY

hereby accepts 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 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 WHEREOF, _____
has caused these presents to be executed by
SUSAN C. POTTER
this 4th day of FEBRUARY 2000

Susan C. Potter

NEVADA BANKING COMPANY NOW BY
MERGER FIRST SECURITY BANK
Susan C. Potter

STATE OF Nevada }
 } ss.
COUNTY OF DOUGLAS }

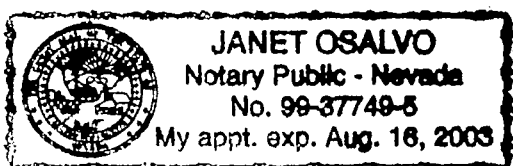
This instrument was acknowledged before me on 2/4/00
by, NEVADA BANKING COMPANY

Signature Janet Osalvo
Notary Public

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 FEB -7 AM 10:57

LINDA SLATER
RECORDER
\$10.00 PAID K DEPUTY



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BK0200PG1130