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: Richard K. & Kathleen A. Gardner

Richard D. & Nancy Gardner Gardner Enterprises, LLC

P.O. Box 2194

Stateline, NV 89449

1999-21337KJP

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, FIRST AMERICAN TITLE COMPANY OF NEVADA is named as trustee under that certain Deed of Trust executed by, RICHARD D. GARDNER FAMILY TRUST, RICHARD D. GARDNER and NANCY N. GARDNER, Trustees of the Richard D. Gardner Family Trust dated December 23, 1994, dated January 8, 1998, recorded January 9, 1998, in Book 0198, at Page 0900-0906, as Document No. 0429991, in the Official Records of Douglas County, property located at 1318 HIGHWAY 50, GLENBROOK, NV 89413.

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 FIRST AMERICAN TITLE COMPANY OF NEVADA.

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 14th day of February, in the year 2000.

FIRST SECURITY BANK OF NEVADA

Ursula K. Prebezac

Vice President/Business Banking Relationship Manager

STATE OF NEVADA)

SS.

COUNTY OF DOUGLAS)

On this 14th day of February, in the year 2000, before me, Sarah Poppenga, a Notary Public in and for said state, personally appeared Ursula K. who is Vice President/Business Prebezac, Banking Relationship Manager, of First Security Bank of Nevada (formerly known as 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 she executed the same for the purposes therein stated.

Notary Public (SEAL)

SARAH POPPENGA Notary Public - State of Nevada Appointment Recorded in Douglas County No: 97-3536-5 - Expires September 22, 2001

REQUESTED BY FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 FEB 23 AM II: 38

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LINDA SLATER RECORDER