

RECORDING REQUESTED BY:

Bank of the West  
1450 Treat Boulevard, MSN 9-502-2S  
Walnut Creek, CA 94596  
Attn: Stacy Walker  
Loan #:891143-0001  
Escrow # : APN#:

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

**Bank of the West, a California banking corporation, as successor-in-interest to SierraWest Bank, is the Owner and Holder of that certain Promissory Note which Note is secured by Deed of Trust dated December 29, 1998, made by John W. Billins and Donna J. Billins, Husband and Wife as Joint Tenants, Trustor to SierraWest Bancorp, Trustee, for the benefit of Bank of the West, as successor-in-interest to SierraWest Bank, Beneficiary which Deed of Trust was recorded on January 11, 1999, in the office of the County Recorder of Douglas County, State of Nevada, as Instrument # 0458446, hereby substitutes First Santa Clara Corporation, a California corporation, as Trustee in lieu of the above named Trustee under said Deed of Trust.**

**First Santa Clara Corporation, a California corporation 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 the 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, this Substitution of Trustee and Deed of Reconveyance is executed by the undersigned on this 27th day of April, 2000.

FIRST SANTA CLARA CORPORATION,  
a California corporation  
successor-in-interest to SierraWest Bancorp

BY: Lynn Foster  
Lynn Foster, Vice President

BANK OF THE WEST,  
a California banking corporation  
successor-in-interest to SierraWest Bank

BY: Lynn Foster  
Lynn Foster, Vice President

STATE OF \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ )

This instrument was acknowledged before me on \_\_\_\_\_  
by, \_\_\_\_\_

Signature \_\_\_\_\_  
Notary Public

0493019

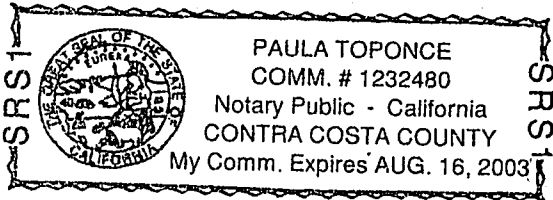
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STATE OF CALIFORNIA )  
 ) ss.  
COUNTY OF CONTRA COSTA )

On May 3, 2000, before me, Paula Toponce, a Notary Public in and for said County, personally appeared Lynn Foster, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Paula Toponce  
Notary Public



Mary Ann Stephens  
Loan Specialist  
REIG / Construction Finance  
4950 Kietzke Lane, Reno, NV 89509  
(775) 824-3928 FAX (775) 689-2303

REQUESTED BY  
Bank of the West  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 MAY 31 AM 9:45

LINDA SLATER  
RECORDER

\$ 11.00 PAID KJ DEPUTY

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