

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: Nello J. Olivo, Jr.
Danica Olivo
3828 Fairway Drive
Cameron Park, CA 95682

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, STEWART TITLE OF DOUGLAS COUNTY is named as trustee under that certain Deed of Trust executed by, NELLO J. OLIVO, JR. and DANICA OLIVO, husband and wife as joint tenants, dated April 29, 1999, recorded April 30, 1999, in Book 0499, at Page 6865-6870, as Document No. 0467044, in the Official Records of Douglas County, property located at 484 Laurel Lane, Stateline, NV 89449.

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;

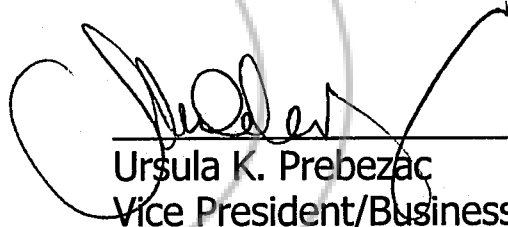
NOW THEREFORE, said FIRST SECURITY BANK OF NEVADA (FORMERLY KNOWN AS NEVADA BANKING COMPANY) does hereby appoint FIRST SECURITY BANK OF NEVADA as Trustee, in the place and stead of STEWART TITLE OF DOUGLAS COUNTY.

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 24th day of May, in the year 2000.

FIRST SECURITY BANK OF NEVADA



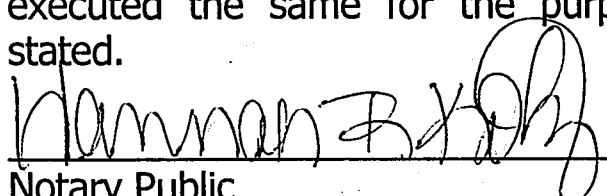
Ursula K. Prebezac
Vice President/Business Banking Relationship Manager

STATE OF NEVADA)

SS.

COUNTY OF DOUGLAS)

On this 24th day of May, in the year 2000, before me, Hannah Kolz, a Notary Public in and for said state, personally appeared Ursula K. Prebezac, who is Vice President/Business 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)

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER

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