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:

Kevin O'Brien Sally O'Brien P O Box 2689 Stateline NV 89449

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, <u>WESTERN TITLE COMPANY, INC.</u> is named as trustee under that certain Deed of Trust Executed by <u>KEVIN O'BRIEN and SALLY S. O'BRIEN, husband and wife as joint tenants,</u> dated <u>December 13, 1995</u>, recorded <u>December 15, 1995</u>, in Book <u>1295</u>, at Page <u>2334-2339</u>, as Document No. <u>376981</u>, in the Official Records of <u>Douglas</u> County, property located at <u>2468 and 2467 Genoa Highlands Drive, Genoa, Nevada.</u>

WHEREAS, the undersigned <u>FIRST SECURITY BANK OF NEVADA (FORMERLY KNOWN AS NEVADA BANKING COMPANY)</u> is the Beneficiary thereunder and desires to appoint a new Trustee;

NOW THEREFORE, said <u>FIRST SECURITY BANK OF NEVADA</u> (<u>FORMERLY KNOWN AS NEVADA BANKING COMPANY</u>) does hereby appoint <u>FIRST SECURITY BANK OF NEVADA</u> as Trustee, in the place and stead of <u>WESTERN TITLE COMPANY</u>, <u>INC</u>.

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

NOW THEREFORE, the said <u>FIRST SECURITY BANK OF NEVADA</u> 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 10^{th} 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 <u>November</u>, in the year <u>1999</u>, before me, <u>Sarah Poppenga</u>, a Notary Public in and for said state, personally appeared <u>Ed Curran</u>, who is <u>Vice President/Commercial Loan Officer</u>, of <u>First Security Bank of Nevada corporation</u>, 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)

WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF

IN OFFICIAL RECORDS OF DOUGLAS CO., HEVADA

2000 DEC 21 PM 12: 44

SARAH POPPENGA

Notary Public - State of Nevada

Appointment Recorded in Douglas County

No: 97-3538-5 - Expires September 22, 2001

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LINDA SLATER
RECORDER

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