FIRST AMERICAN TITLE CO

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 SEP 16 PM 12: 31

WERNER CHRISTEN RECORDER

SIT PAID K DEPUTY

SUBSTITUTION OF TRUSTEE AND DEED OF PARTIAL RECONVEYANCE

WHEREAS, Stewart Title named as Trustee under that certain Deed of Trust executed by H & S Construction, Inc., Trustor(s), dated November 22, 2002, recorded on December 6, 2002, as Book No.1202, Page No.03136, Document No. 0560061, of Official Records of Douglas County, State of Nevada, and

WHEREAS, the undersigned is presently the Beneficiary thereunder and desires to appoint a new trustee;

NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and instead of Stewart Title.

NOW THEREFORE, the undersigned as Substituted Trustee, promises and agrees to hold you harmless from any claim or damage by reason of your release and reconveyance of the following described property situate in the County of Douglas, State of Nevada, which you are hereby directed and ordered to release and reconvey, without warranty, to "the person or persons legally entitled thereto," to wit:

Lot 193, Block E @ 2897 Rio Vista, Minden, NV. only

Dated: July 18, 2003

WHEN RECORDED MAIL TO:

Colonial Bank

2330 S. Virginia Street Reno, NV 89502

Attn: Andrea Klink

Colonial Bank

By:

Laura E. McKinney Its:Sr. Vice President

STATE OF NEVADA COUNTY OF WASHOE

On this 2 day of, 2003, personally appeared before me, a notary public, Leara E. McKinney personally known to me or proved to me to be the person whose name subscribed to the above instrument who acknowledged that (s)he executed the instrument.

ANDREA KLINK
Noterry Public - State of Neveda
Appointment Recorded in Washos County
Nor. 02-77906-2 - Expires August 15, 2006

Notary Public

My commission expires:

Loan # 8032932314-01