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APN # 1420-28-312-02 through 1420-28-312-026,
142-28-212-012 through 1420-28-212-026 and
1420-28-214-007 through 1420-28-214-010

WHEN RECORDED MAIL TO:
Colonial Bank
2330 S. Virginia Street
Reno, NV 89502
Attn: Andrea Klink

MAIL TAX STATEMENTS TO:
H & S Construction, Inc.
P.O. Box 2077
Minden, NV. 89423

REQUESTED BY
Colonial Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 MAR -1 AM 10:15

WERNER CHRISTEN
RECORDER

\$ 17.00 PAID K2 DEPUTY

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Stewart Title named as Trustee under that certain Deed of Trust executed by H & S Construction, Inc., a Nevada corporation, Trustor(s), dated November 22, 2002, recorded on December 6, 2002 as Book No.1202, Page No.03129, 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

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

NOW THEREFORE, the undersigned as Substituted Trustee, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all interest of the Trustee under said Deed of Trust in the lands therein described.

Dated: December 8, 2003

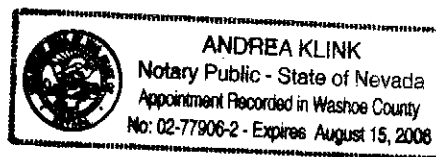
Colonial Bank, N.A. fka Colonial Bank

By: [Signature]
Laura E. McKinney
Its: Sr. Vice President

STATE OF NEVADA
COUNTY OF WASHOE

On this 25 day of February 2004, personally appeared before me, a notary public, Laura E. McKinney personally known to me or proved to me to be the person whose name subscribed to the above instrument who acknowledged that she executed the instrument.

[Signature]
Notary Public



Loan # 8032932314-01

0605963

BK 0304 PG 00109