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RECORDED AT THE REQUEST OF:

**Lisa Girolamo**  
Merrill Lynch Credit Corporation  
4802 Deer Lake Drive East  
Jacksonville, FL 32246-6484

WHEN RECORDED, MAIL TO:

**Mark and Christine Mitchell**  
1460 Pittman Terrace  
Glenbrook, NV 89413-9708

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS Merrill Lynch Credit Corporation is/are the present owner(s) of a promissory note dated February 5, 1992, executed by Mark Mitchell and Christine A. Mitchell in the amount of \$1,090,000.00, secured by Deed of Trust executed by the makers of said note, wherein Stewart Title of Nevada is named as Trustee, recorded February 12, 1992 as Instrument No. N/A in Book 292, Page 1887, of Real Estate records, in the Office of the Recorder of Douglas County, Nevada, and

WHEREAS the undersigned as the present beneficiary of the Deed of Trust desire to change the Trustee therein, and

WHEREAS the undersigned further desire to have the property hereinafter mentioned reconveyed by reason of the payment of the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said Deed of Trust in place of the original Trustee above mentioned, with the power to perform the Trustee, DOES HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust.

Dated this 28<sup>th</sup> day of February, 1997.

Merrill Lynch Credit Corporation

By:

*Bridget V. Lovett*  
Bridget V. Lovett, Assistant Secretary

*John M. Wheeler*  
John M. Wheeler, Senior Vice President

SEAL

STATE OF FLORIDA  
COUNTY OF DUVAL

On the 28<sup>th</sup> day of February, 1997, before me, a notary public, the undersigned officer, personally appeared John M. Wheeler and Bridget V. Lovett who acknowledged her/himself to be the Senior Vice President and Assistant Secretary respectively, of Merrill Lynch Credit Corporation, a corporation, and that she/he as such officer, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by her/himself as Senior Vice President and Assistant Secretary.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

NOTARY PUBLIC

*Lisa Girolamo*

0408803



Lisa Girolamo  
MY COMMISSION # CC543607 EXPIRES  
March 28, 2000  
BONDED THRU TROY FAIR INSURANCE, INC.

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COPY

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

'97 MAR 20 P3:04

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LINDA SLATER  
RECORDER  
\$11 PAID *ks* DEPUTY