When Recorded.

PNC MORTGAGE

Mail, To:

539 SOUTH 4TH AVENUE P.O. BOX 33000

LOUISVILLE, KY 40232-9801

Loan No.:

11

0000000627260/KLM/CHAN

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by Deed of Trust may appoint a successor trustee to anyone Thereunder appointed: AND WHEREAS, the indebtedness secured by said Deed of Trust, having been fully paid and satisfied: NOW THEREFORE, the undersign being the present legal owner and holder of the indebtedness, does hereby substitute FNC BONKAP as successor trustee and does hereby reconvey, without warranty, the person(s) entitled thereto all the estate, title held by it as Trustee by Deed of Trust, to the property described.

Trustor: Trustee: TINGFUNG CHAN AND NANCY CHAN HUSBAND/WIFE

COMMERCE SECURITY BANK

Prop Addr:

755A BIGLER COU STATELINE

NV 89449

Date Recorded: State: NEVADA

06/26/92 DOUGLAS City/County:

Date of Deed: Loan Amount:

06/23/92 Book: 120,000 Page:

692 5037

Instrument#:

PNC BANK, NA __ Book: 1194 Previously Assigned:

Recorded Date:

Page: Brief description of statement of location of Mortgage Premises.

COUNTY OF DOUGLAS, NV

Dated: AUGUST 15, 1997

PNC BANK, NATIONAL ASSOCIATION

Carol Holley

STATE OF

PREPARED BY:

LOUISVILLE, KY

HEATHER S. BAXTER 539 SOUTH 4TH AVENUE

Assistant Vice President

* NOTARY PUBLIC * Marguerite A. Jones

Kentucky State-at-Large KENTUCKY

SS COUNTY OF **JEFFERSON**

My commission expires Dec. 13, 1999 539 SOUTH 4TH AVENUE LOUISVILLE, KY 40232-9801

On this AUGUST 15, 1997 before me, the undersigned, a Notary Public in said State, personally appeared Carol Holley and personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Assistant Vice President and respectively, on behalf of

PNC BANK, NATIONAL ASSOCIATION

and acknowledged to me, that they, as such officers, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its Board of Directors.

WITNESS my hand and official seal.

40202-2531

0423331



0423331 BK1097PG1047 LINDA SLATER
RECORDER

S// PAID DEPUTY