When Recorded, Mail To:

PNC MORTGAGE

539 SOUTH 4TH AVENUE P.O. BOX 33000

LOUISVILLE, KY 40232-9801

Loan No.:

0000000628677/KLM/PANNELL

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 The hork of 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: TED L PANNELL AND SYLVIA C PANNELL HUSBAND/WIFE

COMMERCE SECURITY BANK

Prop Addr:

POLLEN COURT 817-A GARDNERVILLE

09/30/92

89410

Date Recorded: State: NEVADA Date of Deed:

City/County: DOUGLAS 09/18/92

Loan Amount:

Book: 105,000 Page:

992 5822

Instrument#:

Previously Assigned:

PNC BANK, NA __ Book: 1094

Page:

Recorded Date: Brief description of statement of location of Mortgage Premises.

COUNTY OF DOUGLAS, NV

Dated: AUGUST 15, 1997 PNC BANK, NATIONAL ASSOCIATION

Carol Holley (

Assistant Vice President

* NOTARY PUBLIC * Marguerite A. Jones Kentucky State-at-Large My commission expires Dec. 13, 1999

STATE OF

KENTUCKY

COUNTY OF **JEFFERSON** SS

539 SOUTH 4TH AVENUE LOUISVILLE, KY 40232-9801

before me, the undersigned, a Notary Public in said On this AUGUST 15, 1997 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 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.

PREPARED BY: HEATHER S. BAXTER 539 SOUTH 4TH AVENUE LOUISVILLE, KY 40202-2531

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LINDA SLATER RECORDER PAIDK2 DEPUTY