When Recorded.

PNC MORTGAGE

Mail To:

539 SOUTH 4TH AVENUE

P.O. BOX 33000

LOUISVILLE, KY 40232-9801

Loan No.:

0000000626417/KAM/VARRICHI

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 PNC BANK, NATIONAL ASSOCIATION

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:

ANTHONY J VARRICHIO & SHERRIE K VARRICHIO H/W

Trustee:

COMMERCE SECURITY BANK 412 KIMBERLEY BROOK

Prop Addr:

STATELINE

89449

DOUGLAS

Date Recorded:

03/03/92

City/County:

392

State: NEVADA Date of Deed: Loan Amount:

02/20/92 Book: 155,000 Page:

201

Instrument#:

Previously Assigned: PNC BANK N.A. Recorded Date: 09/29/94 Book: 0994

Page: 4229

Brief description of statement of location of Mortgage Premises.

DOUGLAS COUNTY NV

JANUARY 13, 1998 Dated:

PNC BANK, NATIONAL ASSOCIATION

LANOITAN

Carol Holley

Assistant Vice President

STATE OF

KENTUCKY

COUNTY OF

JEFFERSON

539 SOUTH 4TH AVENUE LOUISVILLE, KY 40232-9801

On this JANUARY 13, 1998 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.

Notary-Public

★ NOTARY PUBLIC ★

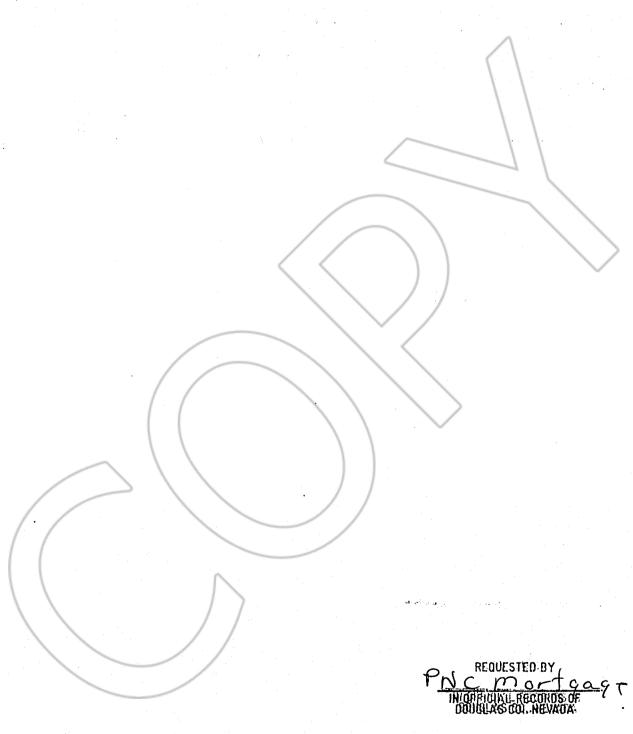
Tina M. Haag

Kentucky State-at-Large My Commission expires April 18, 2000

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

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LINDA SLATER

RECORDER

PAID O DEPUTY