

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under

Trustor: ROBERT A. PENDERSEN AND CAROL A. PENDERSEN, HUSBAND AND WIFE

Trustee: STEWART TITLE

Mortgagee: MONUMENT MORTGAGE, INC., A CALIFORNIA CORPORATION

Date of Deed: 10-09-1996

Date Recorded: 10-17-1996

Book: 1096

Page: 3170

Instrument Number:

AND MORE PARTICULARLY DESCRIBED ON SAID DEED OF TRUST OR MORTGAGE REFERRED TO HEREIN

in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this 03-31-1998.

MELLON MORTGAGE COMPANY

[Signature]
JANICE VOTAW
ASSISTANT SECRETARY

[Signature]
SHEILA WILSON
VICE PRESIDENT

State of OH
County of CLARK

On this 03-31-1998 before me, the undersigned authority, a Notary Public duly commissioned and qualified in and for the State and County aforesaid, personally came and appeared SHEILA WILSON address being 1775 SHERMAN ST. #2700, DENVER, CO 80203-4302, personally known to me, who, being by me duly sworn, acknowledged her/himself to be the VICE PRESIDENT of MELLON MORTGAGE COMPANY, A COLORADO CORPORATION, that said instrument was signed and sealed on behalf of said corporation by all due authority and in his/her authorized capacity, and that by his/her signature on the instrument, the entity upon behalf of which the person acted, executed the instrument as its free and voluntary act and deed.

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

[Signature]
Notary Public: DEBRA L. GROTH
My Commission Expires: 02-06-2003



Document Prepared By:
ALEXA SMITH,
When recorded mail to
DOCX
20 S.LIMESTONE ST SUITE 220
SPRINGFIELD OH 45502
ALEXA SMITH
Property Address:
1012 IRMA LANE
GARDNERVILLE NV 89410
Project #: R036
Assignor #: 290524
Pool #:
PIN/Tax ID #:
Investor #:

REQUESTED BY
DOCX
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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0441849

BK0698PG2960

LINDA SLATER
RECORDER
PAID *10.00* *K2* DEPUTY