

**SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE**

Loan Number: 260435 Document Date: 5/9/1998

Under and by virtue of the authority vested in the undersigned as the present owner and holder of the beneficial interested under that certain Deed of Trust and all indebtedness secured thereby, of which Deed of Trust is recorded in the Official Records of DOUGLAS County, State of NEVADA, and identified as follows:

Mortgagor/Borrower: LYLE E. HEDRICK, AN UNMARRIED MAN  
Property Address: 860 LONG VALLEY ROAD, GARDNERVILLE, NV  
Original Lender: U.S. BANCORP MORTGAGE COMPANY  
Trustee: U.S. BANK OF WASHINGTON, NATIONAL ASSOCIATION  
Loan Date: 04/21/94 Recording Date: 04/29/94 Loan Amount: \$50,000.00  
Document Number: 336417 Book: 0494 Page: 5801

The undersigned MELLON MORTGAGE COMPANY, for reasons satisfactory to itself, hereby appoints and substitutes, MELLON MORTGAGE COMPANY Trustee in said Deed of Trust and the said MELLON MORTGAGE COMPANY, as such substituted, Trustee, is hereby vested with all the title, power, duties and trusts conferred upon the Trustee by said Deed of Trust. And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied.

NOW THEREFORE, MICHELLE BADALI, VICE PRESIDENT, as substituted Trustee, does hereby RECONVEY, without warranty, to the persons legally entitled thereto, all the estate said interest now held by said Trustee thereunder.

IN WITNESS WHEREOF, MELLON MORTGAGE COMPANY, as such Trustee has executed the Reconveyance, this the day of May 9, 1998.

Current Beneficiary/ Substituted Trustee: MELLON MORTGAGE COMPANY  
MELLON MORTGAGE COMPANY

By Michelle Badali (Seal)  
MICHELLE BADALI, VICE PRESIDENT

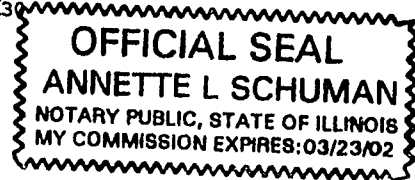
State of Illinois County of Cook

I, ANNETTE L. SCHUMAN, a NOTARY PUBLIC, in and for said county, in the state aforesaid, DO HEREBY CERTIFY, that MICHELLE BADALI, VICE PRESIDENT, an officer of MELLON MORTGAGE COMPANY, the corporation, before me, personally appeared and I am satisfied that the said officer, of the company aforesaid, is the person who signed the within instrument and they acknowledged that they signed and delivered the same as such officer aforesaid on behalf of the corporation and that the within instrument is the voluntary act and deed of such cooperation on this 12 day of May, in the year of our Lord 1998.

Notary Public Annette L. Schuman  
ANNETTE L. SCHUMAN

Commission Expires: MARCH 23, 2002

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