SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

Loan Number: 4611836 Document Date: 7/16/1998

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: ROBERT T. LOELOFF, AN UNMARRIED MAN Property Address: 3590 HAYSTACK DRIVE, CARSON CITY, NV

Original Lender: PMC MORTGAGE CORP., A CALIFORNIA CORPORATION Trustee: VICTORIA ACQUISTION CORP., A DELAWARE CORPORATION

Loan Date: 07/10/95

Recording Date: 07/17/95

Loan Amount: \$104,000.00

Document Number: 366255

Book: 0795

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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, SANDY A. EVITT, 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 July 16, 1998.

Current Beneficiary/ Substituted Trustee: MELLON MORTGAGE COMPANY

MELLON MORTGAGE COMPANY

SANDY A. EVITT, VICE PRESIDENT

State of Illinois County of Cook

I, SUZANNE PRENSKAS, a NOTARY PUBLIC, in and for said county, in the state aforesaid, DO HEREBY CERTIFY, that SANDY A. EVITT, 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 16 day of 49 for in the year of our Lord 1998.

Notary Public Ouganne

Commission Expires: MARCH 23, 2002

SUZANNE PRENSKAS

This Document Was Drafted By: Patrice Stone, RELEASE CLERK30 When Recorded Mail To:

U.S. Document Services, Inc. 47 West Polk St., Suite 100-308 Chicago, Illinois 60605 OFFICIAL SEAL
SUZANNE PRENSKAS
NOTARY PUBLIC, STATE OF ILLINOIS
MY CONSISSION SYCHOPS 03/23/02

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IN OFFICIAL RECORDS OF
DOUGLAS CO.. NEVADA

(Seal)

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LINDA SLATER
RECORDER
PAID 2 DEPUTY