When Recorded.

PNC MORTGAGE

539 SOUTH 4TH AVENUE Mail To:

P.O. BOX 33000

LOUISVILLE, KY 40232-9801

Loan No.:

0000092595155/JAP/VASEY

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

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:

BENNETT J. VASEY & MARILYN J. VASSEY, HUSBAND/WIFE

Trustee:

HEADLANDS MORTGAGE COMPANY

Prop Addr:

175 WESTSIDE LN GARDNERVILLE

89410 DOUGLAS

State: NEVADA Date of Deed:

Date Recorded: 12/09/97

City/County: Book:

1297

Loan Amount:

12/01/97 135,000

Page:

1817

Instrument#:

U. S. BANK NATIONAL ASSOCIATION

Previously Assigned: Recorded Date: 02/25/98 Book: 0298 Page: 4535

Brief description of statement of location of Mortgage Premises.

COUNTY OF DOUGLAS, NV

Dated: AUGUST 19, 1998

First Bank National Association NKA U.S. Bank National Association

Bv:

Judy M. Spahn

Assistant Vice President

STATE OF MINNESOTA

)

RAMSEY COUNTY OF

SEP - 4 1998 before me, the undersigned, a Notary Public in said Judy M. Spann and On this State, personally appeared 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

FIRST BANK NATIONAL ASSOCIATION NKA U.S. 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

NICHOLE KOTTKE **NOTARY PUBLIC - MINNESOTA** don Expires Jan. 31, 2000 Notary Public

PREPARED BY: SHARON E. MORTON 539 SOUTH 4TH AVENUE LOUISVILLE, KY 40202-2531

0450926 BK 1098PG0375 PNC MOSTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO.: NEVADA

'98 OCT -2 All :40

0450926 BK 1098PG0376 LINDA SLATER
RECORDER

PAID DEPUTY