When Recorded.

PNC MORTGAGE

539 SOUTH 4TH AVENUE

P.O. BOX 33000 LOUISVILLE, KY 40232-9801 0000000628601/JAP/KNUTSON

Loan No.:

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:

PHILLIP A KNUTSON & TERREE S KNUTSON, HUSBAND/WIFE

City/County: DOUGLAS

Trustee:

COMMERCE SECURITY BANK 806 BLUEROCK ROAD

89410

Prop Addr:

GARDNERVILLE 09/18/92

Date Recorded: State: NEVADA Date of Deed:

Book:

992

Loan Amount:

09/18/92 82,000

Page:

3042

Instrument#:

Previously Assigned: PNC BANK, N.A. Recorded Date: 03/27/95 Book: 0395

Page: 3992

Brief description of statement of location of Mortgage Premises.

COUNTY OF DOUGLAS, NV

Dated: NOVEMBER 12, 1998

PNC BANK, NATIONAL ASSOCIATION

Kathy M. Granger Assistant Vice President

BAMY ENNSYLVAN

STATE OF

KENTUCKY

COUNTY OF

JEFFERSON

539 SOUTH 4TH AVENUE LOUISVILLE, KY 40232-9801

On this NOVEMBER 12, 1998 before me, the undersigned, a Notary Public in said State, personally appeared Kathy M. Granger 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

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.

Public

* Notary Public * Lynda Arkwright

Kentucky State-At-Large My Commission Expires Sept. 28, 2002

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

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LINDA SLATER
RECORDER

\$// PAID K2 DEPUTY