

✓ When Recorded mail to:
Travelers Service Center
7467 New Ridge Road, Suite 200
Hanover, MD 21076


SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

That Travelers Bank & Trust, FSB as the owner and holder of the Note and Deed of Trust dated on April 9, 1998 made by, Michael D Beam And Deborah L Beam, Husband And Wife As Joint Tenants Trustor, to Travelers Bank & Trust, FSB Beneficiary, which Deed of Trust was recorded on April 14, 1998, as Book: 0498, Page: 2444 0437260, of Official Records, Douglas County, Nevada, hereby substitutes Travelers Bank & Trust, FSB as Trustee in lieu of the Trustee therein. Said Note together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and as successor Trustee the undersigned does hereby

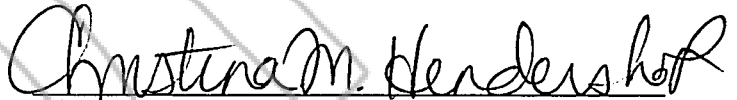
RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

Dated this Tuesday, February 9, 1999.

TRAVELERS BANK & TRUST, FSB



By: Marianne Kovac, Assistant Vice-President

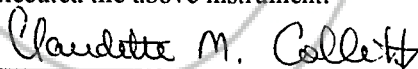


Witness -

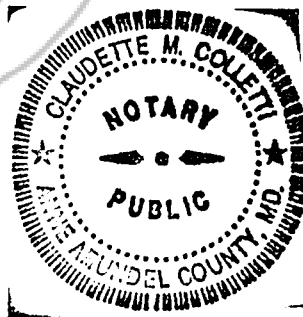
Christina M. Hendershot
2010025

STATE OF MARYLAND }
Anne Arundel County } S.S.

On February 9, 1999 personally
Appeared before me, a Notary Public
Marriane Kovac, Assistant Vice-President
Commercial Credit Corporation
personally known or proved to me to be the
person whose name us subscribed to the above
instrument and who acknowledged that she
executed the above instrument.



Claudette M. Colletti
Notary Public
My Commission expires: 6/2/99



REQUESTED BY
Travelers Service
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 FEB 16 P2:13

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LINDA SLATER
RECORDER
3/10 PAID *to* DEPUTY