ROBERT HILLIT 2538 LENA C MILLEY, NV

Mtg# 0812375 PIF: 02-26-99 Mortgagor: Hight

Substitution of Trustee and **Full Reconveyance**

Reference:

Deed of trust

Recorded March 22, 1996

Instrument no - book 0396 page 3642

Official records of Douglas County

Trustor Robert Hight, III and Theresa Hight, husband and wife

Trustee Ticor Title Insurance Corp

Beneficiary North American Mortgage Company

Dated March 22, 1996 affecting land situated in the County of Douglas State of Nevada described as follows: as described in said Deed of Trust

Substitution of Trustee

Whereas, the undersigned North American Mortgage Company being the owner and holder of the Note or Notes or other security agreements, secured by the Deed of Trust herein above described.

And whereas, the undersigned North American Mortgage Company being the present Beneficiary under said Deed of Trust and acknowledges that all sums and obligations secured by said Deed of Trust have been fully paid or satisfied,

And whereas, the Beneficiary desires to substitute a new Trustee under said Deed of Trust, in the place or stead of Ticor Title Insurance Corp.

Now therefore, the undersigned hereby substitutes North American Mortgage Company, whose address is 231 East Ave, Suite 200, Albion, NY 14411, as Trustee under said Deed of Trust, and further instructs said Trustee to reconvey the estate now held under said Deed of Trust, to the person or persons legally entitled thereto.

Full Reconveyance

North American Mortgage Company, as substituted Trustee under the herein above described Deed of Trust, having received from the holder of the obligations a written request to reconvey, hereby reconveys, without warranty to the person or persons legally entitled thereto, the estate now held by said Trustee thereunder.

Dated March 2, 1999

State of New York County of Orleans

On March 2, 1999 before me, the undersigned, personally appeared Craig M. Lindauer known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) acted executed the instrument.

Witness my hand and official sea

Signature

LORIE J. SOULE Notary Public, State of New York No. 4970961

Qualified in Orleans Commission Expires 08 / 24

North American Mortgage Company

Craig M. Lindauer,

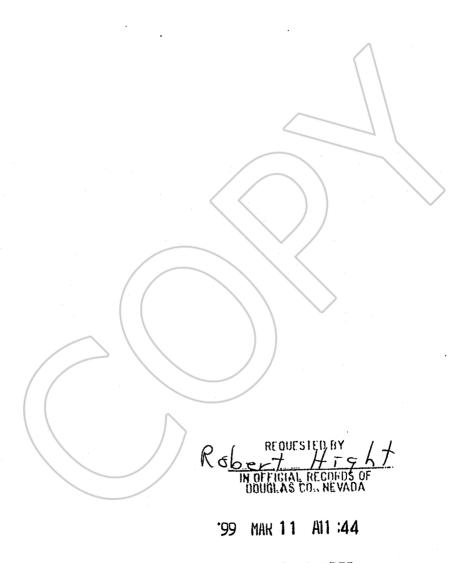
Vice President

SEAL

SEAL

0463119

BK 0 3 9 9 PG 2 8 5 8



D463119

LINDA SLATER, RECORDER

PAID PAID DEPUTY

BK 0 3 9 9 PG 2 8 5 9