97021656

Mtg# 6484786 PIF: 03-01-99 Mortgagor: White

Substitution of Trustee and Full Reconveyance

Reference:

Deed of trust

Recorded October 9, 1997

Instrument no 423544 book 1097 page 1520

Official records of Douglas County

Trustor Mark K. White, a single man

Trustee Cal-Western Reconveyance Corporation, a California Corporation

Beneficiary Dime Mortgage, Inc.

Dated October 3, 1997 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 The Dime Savings Bank of New York, FSB 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 The Dime Savings Bank of New York, FSB 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 Cal-Western Reconveyance Corporation, a California Corporation

Now therefore, the undersigned hereby substitutes The Dime Savings Bank of New York, FSB, 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

The Dime Savings Bank of New York, FSB, 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 10, 1999

State of New York County of Orleans

On March 10, 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 seal

Signature Inda Z Mactaland

INDA L. MacFARLAND
Notary Public, State of New York
No 01MA6016409
Qualified in Orleans County
Commission Expires November 23,2000

The Dime Savings Bank of New York, FSB

SEAL

Craig M. Lindauer, Vice President

REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 MAR 18 A10:23

SEAL

0463527

BK0399PG4123

LINDA SLATER
PRECORDER
PAID K DEPUTY