

When Recorded, ✓ PNC MORTGAGE
 Mail To: 539 SOUTH 4TH AVENUE
 P.O. BOX 33000
 LOUISVILLE, KY 40232-9801
 Loan No.: 000000628351/KDW/MORRIS

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: RUBY R MORRIS, AN UNMARRIED WOMAN
 Trustee: COMMERCE SECURITY BANK
 Prop Addr: 636 BLUEROCK RD.
 GARDNERVILLE, NV 89410
 Date Recorded: 08/25/92
 State: NEVADA City/County: DOUGLAS
 Date of Deed: 08/15/92 Book: 892
 Loan Amount: 73,150 Page: 4031
 Instrument#:

Previously Assigned: PNC BANK, N.A.
 Recorded Date: 09/26/94 Book: 346843 Page: _____
 Brief description of statement of location of Mortgage Premises.
 COUNTY OF DOUGLAS, NV

Dated: MARCH 17, 1999
 PNC BANK, NATIONAL ASSOCIATION

By: Melissa Kauffman
 Melissa Kauffman
 Assistant Vice President



STATE OF KENTUCKY)
) ss
 COUNTY OF JEFFERSON)

539 SOUTH 4TH AVENUE
 LOUISVILLE, KY 40232-9801

On this MARCH 17, 1999, before me, the undersigned, a Notary Public in said State, personally appeared Melissa Kauffman 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 and 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.

Tiffany Y. White
 Notary Public

PREPARED BY:
 PATTY BARNES
 539 SOUTH 4TH AVENUE
 LOUISVILLE, KY 40202-2531

* Notary Public *
 Tiffany Y. White
 Kentucky State-At-Large
 My Commission Expires Sept. 28, 2002

0466143

BK0499PG3950

COPY

REQUESTED BY
PNC mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 APR 20 A8:42

0466143

BK0499PG3951

LINDA SLATER
RECORDER
\$110⁰⁰ PAID ka DEPUTY