Mtg# 2494227 PIF: 03-01-99 Mortgagor: Jacobson

99080385

Substitution of Trustee and Full Reconveyance

Reference:

Deed of trust

Recorded May 27, 1994

Instrument no - book 594 page 4685

Official records of Douglas County

Trustor Lyndon Jacobson and Barbara Jacobson

Trustee Western Title Company, Inc.

Beneficiary Comstock Bank

Dated May 10, 1994 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 successor in interest to Anchor Mortgage Services, Inc. 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 successor in interest to Anchor Mortgage Services, Inc. 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 Western Title Company, Inc.

Now therefore, the undersigned hereby substitutes The Dime Savings Bank of New York, FSB successor in interest to Anchor Mortgage Services, Inc., 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 successor in interest to Anchor Mortgage Services, Inc., 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 May 7, 1999

State of New York County of Orleans

On May 7, 1999 before me, the undersigned, personally appeared Robert F. Gotham 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_

JENNIFER L. HUBER Notary Public, State of New York No. 01HU5053807

Commission Expires Duc. 26, 19

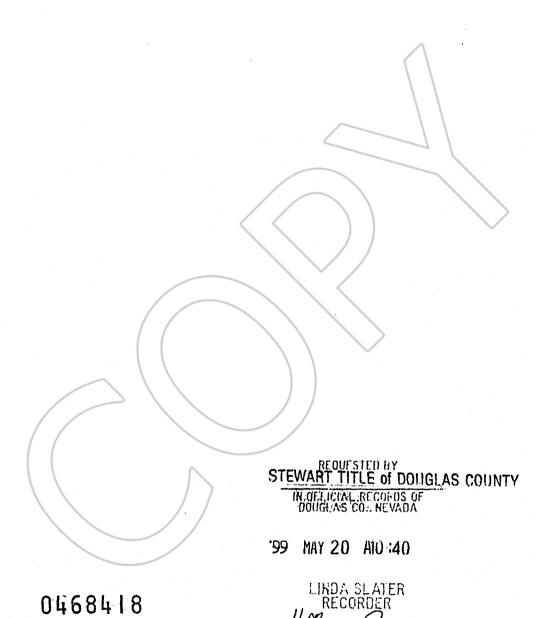
The Dime Savings Bank of New York, FSB successor in interest to Anchor Mortgage Services, Inc.

Robert F. Gotham, Assistant Vice President

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PAID GEDEPUTY