

Recording Requested By:
Colonial Mortgage Company

When Recorded Return To:

Colonial Mortgage Company
PO Box 5628
Payoff Department
Montgomery, AL 36103-5628

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Colonial Mortgage Company #:376621 "CLARK" Lender ID:492/674811194 Douglas, Nevada

COLONIAL MORTGAGE COMPANY is the Owner and Holder of the Note secured by the Deed of Trust dated 03/19/1993, made by BRUCE CLARK, as Trustor, with NORTHERN NEVADA TITLE COMPANY as Trustee, for the benefit of INTERWEST MORTGAGE as Beneficiary, which said Deed of Trust was recorded on 05/18/1993 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 307481 Book 0593, Page 3508, wherein said Owner and Holder hereby substitutes ROBERT L. PETREY, VICE PRESIDENT as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1425 Glenwood Drive, Gardnerville, NV, 89410

IN WITNESS WHEREOF, COLONIAL MORTGAGE COMPANY as owner and Substituted Trustee, have caused this instrument to be executed each in its respective interest;

Colonial Mortgage Company
On August 06, 1999

By: [Signature]
ROBERT PETREY, VICE PRESIDENT



ROBERT L. PETREY, VICE PRESIDENT hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By ROBERT L. PETREY, VICE PRESIDENT as Trustee
On August 06, 1999

By: [Signature]
ROBERT L. PETREY, VICE PRESIDENT

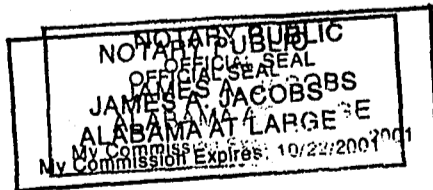


STATE OF Alabama
COUNTY OF Montgomery

On August 06, 1999 I, James A. Jacobs, a Notary Public in and for Montgomery County, in the State of Alabama, do hereby certify that Robert Petrey, Vice President, who is signed to the foregoing document and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,

[Signature]
James A. Jacobs
Notary Expires: 10/22/2001




(This area for notarial seal)

STATE OF Alabama
COUNTY OF Montgomery

On August 06, 1999 I, James A. Jacobs, a Notary Public in and for Montgomery County, in the State of Alabama, do hereby certify that Robert L. Petrey, Vice President, who is signed to the foregoing document and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,


James A. Jacobs
Notary Expires: 10/22/2001

NOTARY PUBLIC
OFFICIAL SEAL
JAMES A. JACOBS
ALABAMA AT LARGE
My Commission Expires: 10/22/2001

(This area for notarial seal)

CMC Payoff Dept., P.O. 5628, Montgomery, AL, 36103-5628, 334-833-3242
PNB-19990803-0058 NVDOUGL DOUGLAS NV BAT: 5071/376621 KXNVSB1

COPY

REQUESTED BY
Colonial Mtg Co
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 AUG 12 AIO 58

0474313
BK0899PG2168

LINDA SLATER
RECORDER
11/03 PAID 52 DEPUTY