

Mtg# 5220068 PIF: 12/02/98 Mortgagor: Hosmer

**Substitution of Trustee
and
Full Reconveyance**

Reference:

Deed of trust

Recorded April 1, 1998

Instrument no 0436361 book 498 page 042

Official records of Douglas County

Trustor David Hosmer and Sharon Hosmer, husband and wife

Trustee Stewart Title of Douglas Co.

Beneficiary North American Mortgage Company

Dated April 1, 1998 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 Stewart Title of Douglas Co.

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.

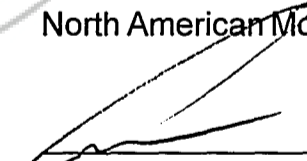
Full Reconveyance

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 December 4, 1998

State of New York
County of Orleans

North American Mortgage Company



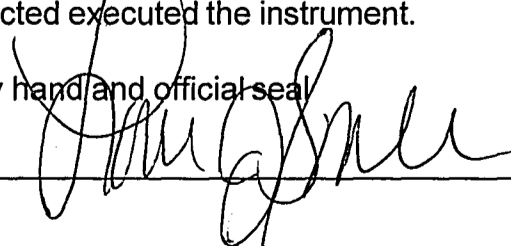
Craig M. Lindauer,
Vice President

On December 4, 1998 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.

SEAL

Witness my hand and official seal

Signature _____



LORIE J. SOULE
Notary Public, State of New York
No. 4970961
Qualified in Orleans County,
Commission Expires 08 / 2000

0479848

SEAL

BK 1199PG0183

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 NOV -2 AM 11: 39

LINDA SLATER
RECORDER

\$11⁰⁰ PAID *K2* DEPUTY

0479848

BK 1199PG0184