When Recorded, Mail To:

PNC MORTGAGE 539 SOUTH 4TH AVENUE

P.O. BOX 33000

LOUISVILLE, KY 40232-9801 0000094279978/ADB/LAUTER

Loan No.:

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

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:

ELLIOTT LAUTER & FRIEDA LAUTER

Trustee:

EL DORADO BANK

Prop Addr:

1561 SAWMILL ROAD

GARDNERVILLE

02/26/99

89410

Date Recorded: State: NEVADA

City/County: Book:

Page:

DOUGLAS

Date of Deed: Loan Amount:

02/26/99 290,000 299

5884

Instrument#:

462106

Previously Assigned:

Recorded Date:

Page:

Book: Brief description of statement of location of Mortgage Premises.

DOUGLAS COUNTY, NV

Dated: NOVEMBER 2, 1999

State Street Bank and Trust Company

as Custo ian/Trustee

SEAL

Bv:

Brian P. O'Connor Assistant Vice President

STATE OF Massachusetts

SUFFOLK

COUNTY OF

On this NOV 22 1999, State, personally appeared , before me, the undersigned, a Notary Public in said State, personally appeared Brian P.O'connor and personally known to me (or proved to me on the basis of satisfactory evidence) to be personally known to me (or proved to me on the persons who executed the within instrument as Assistant Vice President and respectively, on behalf of State Street Bank and Trust Company

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.

Public

Maria I. Arguello

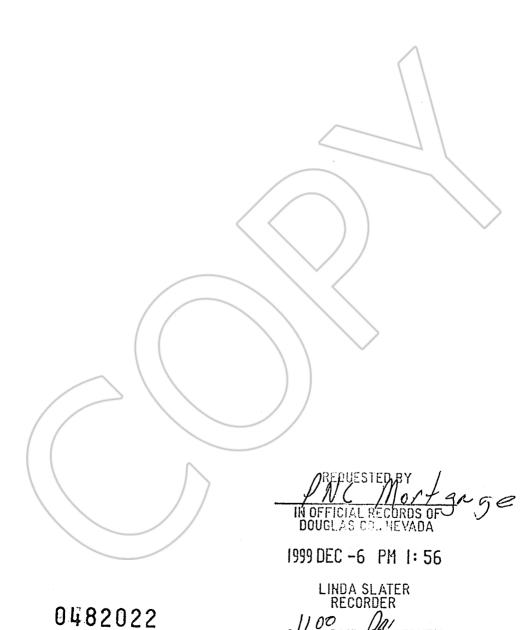
Notary Public

My Contact tion Expires Septembor 9, 2005

SEAL

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



BK 1299PG0885