When Recorded,

PNC MORTGAGE

1/

539 SOUTH 4TH AVENUE

P.O. BOX 33000

LOUISVILLE, KY 40232-9801

Loan No.:

0000092864624/GSI/DEEM

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 MORTGAGE CORP OF AMERICA

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:

RUSSELL DEEM & CHERYL ANN DEEM, HUSBAND/WIFE

Trustee:

COMMERCE SECURITY BANK 840 BLUE ROCK DRIVE

Prop Addr:

GARDNERVILLE

03/15/93

89410

DOUGLAS

Date Recorded:

NEVADA State:

City/County:

393

Date of Deed: Loan Amount:

03/08/93 Book: 81,200 Page:

3064

Instrument#:

PNC MORTGAGE CORP OF AMERICA Previously Assigned: Recorded Date: 10/23/98 Book: Page: 1098 4664

Brief description of statement of location of Mortgage Premises.

COUNTY OF DOUGLAS, NV

Dated: DECEMBER 8, 1999 PNC MORTGAGE CORP OF AMERICA



Patrick Dalton Assistant Vice President

STATE OF

KENTUCKY

COUNTY OF

JEFFERSON

539 SOUTH 4TH AVENUE LOUISVILLE, KY 40232-9801

On this DECEMBER 8, 1999 , before me, the undersigned, a Notary Public in said State, personally appeared Patrick Dalton 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 MORTGAGE CORP OF AMERICA

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 purposes to its Board of Directors.

WITNESS my hand and official seal.

Notary Public

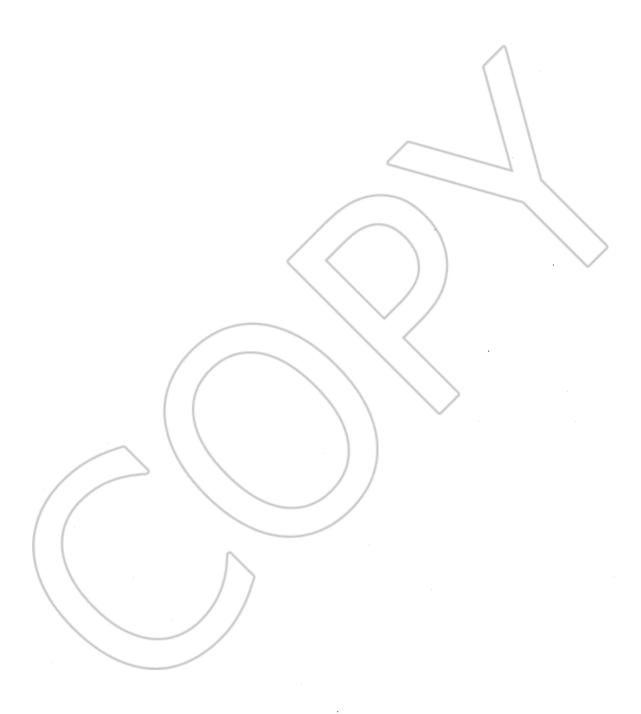
* NOTARY PUBLIC * Shirley Turner

Kentucky State-at-Large My Commission expires June 16, 2002

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

0483040

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REQUESTED BY

Pyc Mostgase

IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

1999 DEC 20 PH 12: 14

LINDA SLATER
RECORDER

\$11000 PAID BL DEPUTY

BK1299PG3810

0483040