

✓ Thomas Dowling
PO Box 2218
Minden, NV 89423

Mtg# 9397091 psa PIF: 11-30-99 Mortgagor: Dowling

**Substitution of Trustee
and
Full Reconveyance**

Reference:
Deed of trust
Recorded 10-26-94
Instrument no 349409 book 1094 page 4538
Official records of Douglas County
Trustor Thomas J. Dowling, an unmarried man
Trustee Nevada Title Company
Beneficiary North American Mortgage Company
Dated 10-11-94 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 Nevada Title Company

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 15, 1999

State of New York
County of Orleans

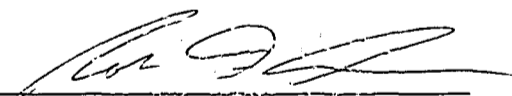
On December 15, 1999 before me, the undersigned, personally appeared Robert F. Gotham known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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 Sharon R Chambers

SEAL

North American Mortgage Company


Robert F. Gotham,
Assistant Vice President

SHARON R. CHAMBERS
Notary Public, State of New York
No. 01CH6074431
Qualified in Orleans County
Commission Expires 3/11/01

SEAL

0483477

BK 1299PG 5109

REQUESTED BY
Pro Plumbing
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

1999 DEC 29 AM 9:12

LINDA SLATER
RECORDER

\$11.00 PAID DU DEPUTY

0483477

BK1299PG5110