Substitution of Trustee and **Full Reconveyance**

Reference: Deed of trust Recorded Instrument no 344690 book 0894 page 4346 Official records of douglas County Trustor Joseph H and Rosemarie B Simon Trustee Western Title Company

Beneficiary North American Mortgage Company Dated 8/18/94 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 Western Title Company Inc

Now therefore, the undersigned hereby substitutes North American Mortgage Company, whose address is 231 East Ave 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. SEAL

Dated April 24, 2000

State of New York County of Orleans

On April 24, 2000before me, the undersigned, personally appeared David J. Adams 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 his/her/their authorized the same in his/her/their capacity(ies),and that by signature(s) on the instrument the person(s) acted executed the instrument.

Witness my hand and official seal

North American Mortgage Company

David J. Adams Vice President

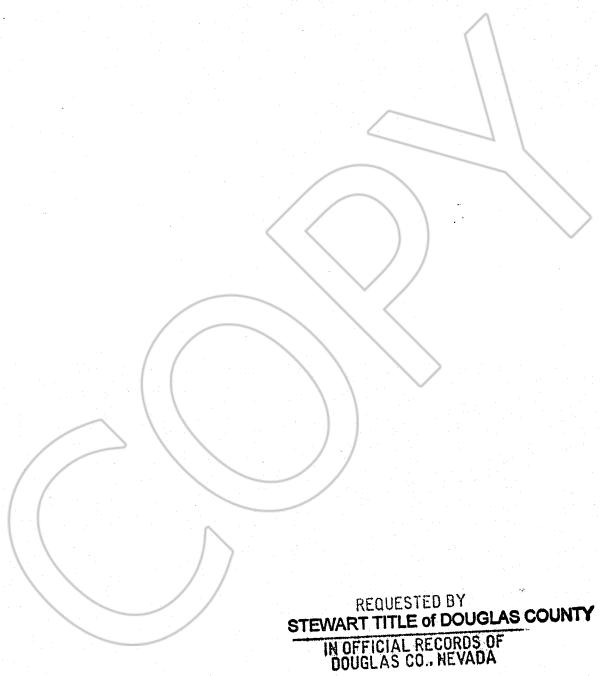
Record & Return To: Joseph Simon PO Box 422 Zephyr Cove, NV 89448

SHARON R. CHAMBERS Notary Public, State of New York No. 01CH6074431

Qualified in Orleans County Commission Expires

SEAL

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LINDA SLATER RECORDER S / O PAID DEPUTY

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