

**Substitution of Trustee
and
Full Reconveyance**

Reference:

Deed of trust

Recorded 2/26/99

Instrument no 4602028 book 299 page 5539

Official records of douglas County

Trutor Carol Stamenson

Trustee Western Title

Beneficiary North American Mortgage Company

Dated 2/26/99 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

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.

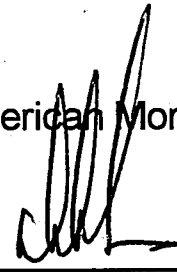
Full Reconveyance

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 July 17, 2000

State of New York
County of Orleans

North AMERICAN Mortgage Company



David J. Adams,
Vice President

SEAL

On July 17, 2000 before 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 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

SHARON R. CHAMBERS
Notary Public, State of New York
No. 01CH6074431
Qualified in Orleans County
Commission Expires 3/17/01

SEAL

0496362

BK0700PG3829

COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JUL 26 AM 11:16

LINDA SLATER
RECORDER

\$ 11.00 PAID *AS* DEPUTY

0496362

BK0700PG3830