FIRST AMERICAN TITLE CO. 1674 Highway 395 Ste. 206 Minden NV 89423 204456-KB

Mtg# 0692219 PIF: 03-23-99 Mortgagor: Negrete

Substitution of Trustee and Full Reconveyance

Reference:

Deed of trust

Recorded February 22, 1996

Instrument no - book 0296 page 3738

Official records of Douglas County

Trustor Ruben Negrete and Sheryl Radcliff-Negrete, husband and wife

Trustee Stewart Title Company

Beneficiary North American Mortgage Co.

Dated February 22, 1996 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 Stewart 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 August 2, 2000

State of New York County of Orleans

On August 2, 2000 before me, the undersigned, personally appeared David J. Adamsnown 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 his/her/their authorized capacity(ies),and his/her/their that by signature(s) on the instrument the person(s) acted executed the instrument.

Witness my hand and official seal

Signature Ramela & alla

North American Montgage Company

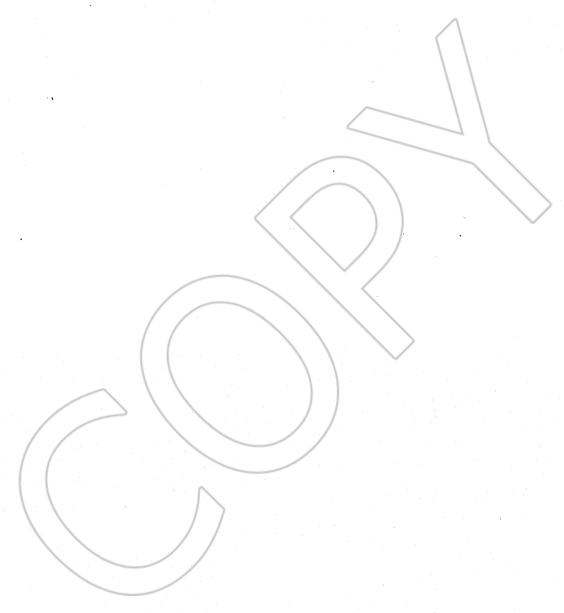
SEAL

David J. Adams Vice President

PAMELA S. ALLEN
Notary Public, State of New York
No. 01AL6038561
Qualified in Orleans County
Commission Expires 3-13-62-

SEAL

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REQUESTED BY FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 AUG 18 AM 11: 19

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