

**SUBSTITUTION OF TRUSTEE AND
DEED OF FULL RECONVEYANCE**

APN 13-080-63

The undersigned Beneficiaries, in and under the provisions of that certain Deed of Trust executed by BEAU RAY, A SINGLE MAN, Trustors, to FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee for FIRST INDEPENDENT BANK OF NEVADA, Beneficiaries, dated MARCH 22, 2000 and recorded on APRIL 3, 2000 in the office of the Recorder of Douglas, State of Nevada, in Book 0400, Page 0159, Document No. 0489235 of Official Records do(es) in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of FIRST INDEPENDENT BANK OF NEVADA in place and instead of FIRST AMERICAN TITLE COMPANY OF NEVADA the Trustee above named, and do(es) hereby vest in said substituted Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named. And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied.

NOW THEREFORE, FIRST INDEPENDENT BANK OF NEVADA, substituted Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the City of n/a County of Douglas, State of Nevada. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

Dated: February 27, 2001

STATE OF NEVADA

COUNTY OF WASHOE

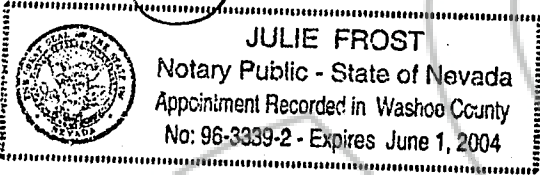
} SS Sandra A. Kinzyk
First Independent Bank of Nevada, Beneficiary,
By: SANDRA A. KINZYK, Manager
(please print /type name and capacity)

This instrument was acknowledged before me on

February 28, 2001,
by Sandra A. Kinzyk

Sandra A. Kinzyk
First Independent Bank of Nevada, Substituted Trustee
By: SANDRA A. KINZYK, Manager
(Please print/type name and capacity)

Julie Frost
Notary Public



(This area for official notarial seal)

SPACE BELOW THIS LINE FOR RECORDER'S USE

**RECORDING REQUESTED BY
Western Title Company, Inc.
AND WHEN RECORDED MAIL TO**

Name **FREDERIC BEAU RAY TRUST**
Street Addr **4917 W. LAKERIDGE TERRACE**
City, St Zip **RENO, NV 89509**
Order No. **00021551-501-DB**

**REQUESTED BY
WESTERN TITLE COMPANY, INC.**
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 MAR -8 AM 9:17

LINDA SLATER
RECORDER

\$10.00 PAID KJ DEPUTY

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