

Recording Requested By:  
Bank of Oklahoma, N.A.

When Recorded Return To:

FIDELITY NATIONAL TITLE  
2196 LAKE TAHOE BLVD  
SUITE 2  
SOUTH LAKE TAHOE, CA 96150-

57759 JLB

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Bank of Oklahoma, N.A. #:0001155016 "Needham" Lender ID:00302/ Escrow/Title:57759-JLB Douglas, Nevada

BANK OF OKLAHOMA, N.A. is the Owner and Holder of the Note secured by the Deed of Trust dated 01/01/1999, made by JEFFERY T. NEEDHAM AND MARIA S. NEEDHAM HUSBAND AND WIFE, as Trustor, with STERLING CAPITAL MORTGAGE COMPANY as Trustee, for the benefit of STERLING CAPITAL MORTGAGE COMPANY, A TEXAS CORPORATION as Beneficiary, which said Deed of Trust was recorded on 12/18/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0456957 Book 1298, Page 48<sup>32</sup>, RERECORDED 02/11/2000 as Instrument No. 0486165, Book No. 0200, Page No. 1945 wherein said Owner and Holder hereby substitutes BANK OF OKLAHOMA, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 76 Lake Village Drive Unit C, Stateline, NV, 89449

IN WITNESS WHEREOF, BANK OF OKLAHOMA, N.A. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Bank of Oklahoma, N.A.  
On March 26, 2001

By: Cathy Bratton  
CATHY BRATTON, VICE PRESIDENT



BANK OF OKLAHOMA, N.A. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By BANK OF OKLAHOMA, N.A. as Trustee  
On March 26, 2001

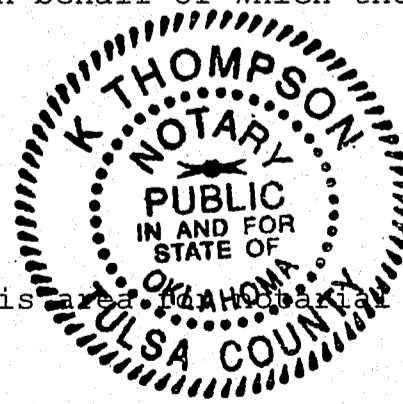
By: Cathy Bratton  
CATHY BRATTON, VICE PRESIDENT



STATE OF Oklahoma  
COUNTY OF Tulsa

ON March 26, 2001, before me, K. Thompson, a Notary Public in and for the County of Tulsa County, State of Oklahoma, personally appeared CATHY BRATTON, VICE PRESIDENT, personally 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.


K. Thompson  
K. Thompson  
Notary Expires: 12/13/2004

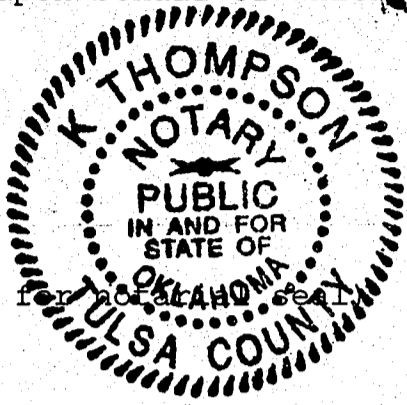


(This area is not a notary seal)

STATE OF Oklahoma  
COUNTY OF Tulsa

ON March 26, 2001, before me, K. Thompson, a Notary Public in and for the County of Tulsa County, State of Oklahoma, personally appeared Cathy Bratton, Vice President, personally 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

  
K. Thompson  
Notary Expires: 12/13/2004




(This area for notarial seal)  
BOK PO Box 35688 Tulsa, OK 74153 800-947-7061  
JAS-20010326-0032 NVDOUGL DOUGLAS NV BAT: 2965/0001155016 KXNVSB1

**COPIES**

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 APR -9 AM 11: 29

LINDA SLATER  
RECORDER

\$ 11.00 PAID  DEPUTY

0511891

BK0401PG1668