: APN-1230-16-311-010

85-1190410, P/O/ 3/30/01

Prepared by: RITA CARLYLE Recording Requested By:

CROWN BANK, FSB

105 LIVE OAKS GARDENS, STE 129

CASSELBERRY, FL 32707

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

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WHEREAS, PAUL H. PENN, SR. AND BERNICE J. PENN, HUSBAND AND WIFE AS JOINT TENANTS , was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO., A CALIFORNIA CORPORATION was the original Trustee, and ALLIED BANK, A FEDERAL SAVINGS BANK , was the original Beneficiary under the certain Deed of Trust dated AUGUST 10, 1994 and recorded on AUGUST 16, 1994 in Book 0894, and Page 2925, of Official Record of DOUGLAS County, State of Nevada, under Document No. 344154, and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and desires to substitute a new Trustee in the place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided,

NOW THEREFORE, the undersigned hereby substitutes CROWN BANK, A FEDERAL SAVINGS BANK, as Trustee under said Deed of Trust.

NOW, THEREFORE, CROWN BANK, A FEDERAL SAVINGS BANK, as substituted Trustee, does hereby reconvey without warranty, to the person or persons legally entitled thereto, the estate held by the Trustee, declaring that the indebtedness secured by said Deed of Trust HAS BEEN FULLY PAID.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

> IN WITNESS WHEREOF the said corporation has caused these presents to be executed in its name, and its corporate seal to be hereto affixed, by its proper officers thereunto duly authorized, the 15TH day of MAY, A.D. 2001.

BENEFICIARY:

CROWN BANK, A FEDERAL SAVINGS BANK

(f/k/a Crown Savings Association)

Sr V. President Michael / She

other Robert L. Mooney, Asst. Secretary

Assistant Segretary

TRUSTEE:

CROWN BANK, A FEDERAL SAVINGS BANK

Michael L./Shea, Sr. V. President

Robert L. Moopey, Asst. Secretary

Assistant Secretary/

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CORPORATE ACKNOWLEDGEMENT

STATE OF FLORIDA)S.S COUNTY OF SEMINOLE)

On MAY 15TH, 200 before me the undersigned, a Notary Public in and for said State, personally appeared Michael L. Shea and Robert L. Mooney, Senior Vice President and Assistant Secretary, respectively, of Crown Bank, FSB, 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(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the information.

WITNESS hand and official seal.

Headon Rowlon of

Notary Public



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

2001 JUN -8 PM 12: 11

LINDA SLATER
RECORDER

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