H21100287

MERS MIN # n/a

MERS Telephone No. (888) 679-6377

Record & Return To:

Paul M. Dowell

963 Arrowhead Drive Gardnerville, NV 89410

Mtg# 5510612 sw PIF: 5-25-01

APN: 1220-16-510-029

Mortgagor: Dowell

Substitution of Trustee and **Full Reconveyance**

Reference:

Deed of trust

Recorded 6-10-98

Instrument no 0441715 book 0698 page 2536

Official records of Douglas County

Trustor Paul M. Dowell and Candice Dowell, Husband and Wife

Trustee First American Title

Beneficiary North American Mortgage Company

Dated 6-10-98 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 First American 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 May 30, 2001

State of New York **County of Orleans**

On May 30, 2001 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 his/her/their authorized the same in his/her/their capacity(ies),and that by signature(s) on the instrument the person(s) acted executed the instrument.

Witness my hand and official seal

Signature

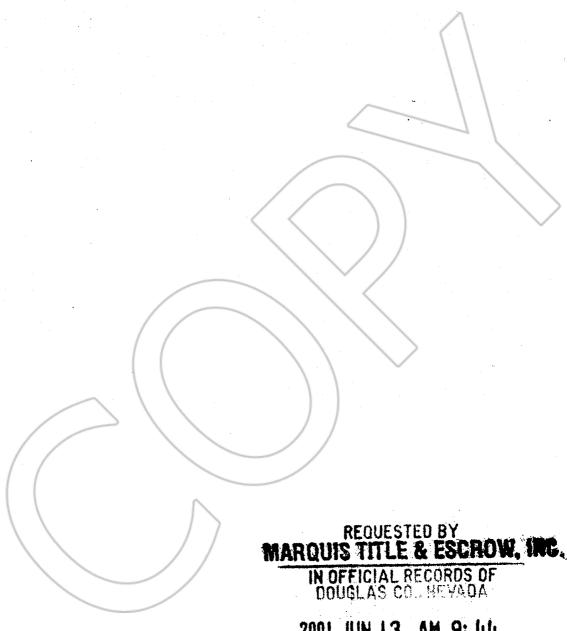
North American Mortgage Company

David J. Adams, Vice President

LORIE J. SOULE Notary Public, State of New York No. 4970961 Qualified in Orleans County Commission Expires 8/20/02

SEAL 0516228

BK 0 6 0 1 PG 2 7 1 1



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LINDA SLATER
RECORDER

PAID KU DEPUTY