

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Trustor: JAMES A KOPP, AN UNMARRIED MAN
Trustee: WESTERN RECONVEYANCE COMPANY, INC.
Mortgagee: WESTERN FINANCIAL BANK
Date of Deed: 09-02-1999
Date Recorded: 09-22-1999
Book: 0999
Page: 4428
Instrument Number: 0477247


Date Recorded 2: _-_-_
Book 2:
Page 2:
Instrument Number 2:

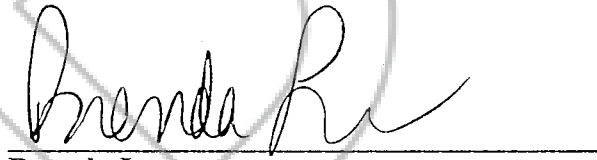
Comments:
LOT 2, AS SHOWN ON THAT CERTAIN MAP ENTITLED PIONEER HEIGHTS SUBDIVISION, UNIT NO., 1, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 13, 1961 AS DOCUMENT NO. 17360.

in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this 6/12/01.

Bank One, N.A. a/k/a Banc One Financial Services, Inc.


Margaret C. Brainard
Assistant Secretary

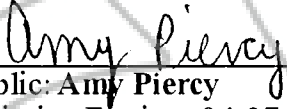

Brenda Low
Vice President

SEAL

State of NC
County of Guilford

On this 6/12/01 before me, the undersigned authority, a Notary Public duly commissioned and qualified in and for the State and County aforesaid, personally came and appeared Brenda Low address being 725 N. Regional Rd. Greensboro, NC 27409, personally known to me, who, being by me duly sworn, acknowledged her/himself to be the Vice President of Bank One, N.A. a/k/a Banc One Financial Services, Inc., Mtg Lender, that said instrument was signed and sealed on behalf of said corporation by all due authority and in his/her authorized capacity, and that by his/her signature on the instrument, the entity upon behalf of which the person acted, executed the instrument as its free and voluntary act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


Notary Public: Amy Piercy
My Commission Expires: 04-27-2005

SEAL

Document Prepared By:
WILLIAM WILSON
When recorded mail to:
BANK ONE
P. O. BOX 26966
GREENSBORO, NC 27419-6966
LIEN RELEASE DEPARTMENT
Property Address:
2589 FREMONT ST
MINDEN NV 89423
Project #: SBBANKONE 01
Assignor #: 7645449179
Pool #:
Investor #: 0013371000

REQUESTED BY
Bank One
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 JUN 19 AM 9: 21

LINDA SLATER
RECORDER

\$ 10.00 PAID K2 DEPUTY

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BK0601PG4737