SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, CHARLES S. FRASER AND KRISTI FRASER, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP was were the original Trustor(s), MARQUIS TITLE AND ESCROW, the original trustee, and MLSG, INC., the beneficiary, under that certain Deed of Trust dated October 25, 2000 and recorded October 31, 2000 in Instrument number 0502533, Book 1000, Page(s) 6350, official records of the County of DOUGLAS, State of Nevada, and

PIN #: 1220-16-710-068

WHEREAS, the undersigned BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (FKA THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, desires to substitute a new Trustee under said Deed of Trust in place and stead of MARQUIS TITLE AND ESCROW, now therefore, the undersigned hereby substitutes himself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (FKA THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

July 14, 2001

by:

Chris White Vice President

ATTEST:

by

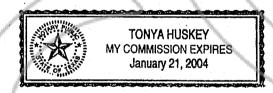
Anthony Scherzer

Assistant Secretary

STATE OF TEXAS)(
COUNTY OF HARRIS)

On July 14, 2001, before me, the undersigned, a Notary Public in and for said State, personally appeared Chris White, Vice President of BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (FKA THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.



Signature:

Notary Public in and for the State of Texas

Space Below For Recorder's Use

Recording Requested by:

BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (FKA THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

When Recorded Mail this Deed to: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TX 77090

This document was prepared by: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TEXAS 77090

REQUESTED BY

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DOUGLAS CO. MEYADA

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