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: PAMELA J ROSS, A MARRIED WOMAN Trustee: OCCIDENTAL MORTGAGE CORPORATION Mortgagee: OCCIDENTAL MORTGAGE CORPORATION Date of Deed: 06-09-1999 Date Recorded: 06-17-1999 Date Recorded 2: Book: 0699 Book 2: Page: 3733 Page 2: Instrument Number 2: Instrument Number: 0470519 Comments: in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein. JUL 1 9 2001 IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this Bankers Trust Company of California, NA (Title) Vice President California State of Orange County of On this 111- 9 200 before me, the undersigned authority, a Notary Public duly commissioned and qualified in and for Kevin R. Fischer address being the State and County aforesaid, personally came and appeared address being 1761 East St. Andrew Place, Santa Ana, CA 92705, personally known to me, who, being by me duly sworn, acknowledged her/himself to be the (Title) acknowledged her/himself to be the (Title) of Bankers Trust Company of California, NA, Financial, 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. [N WITNESS WHEREOF, I hereunto set my hand and official seal. Notary Public: Commission \$ 1231745 My Commission Expires: Notary Public - Collectia Comeo County Document Prepared By: KRISTEN RAWLINGS When recorded mail to: WENDOVER P.O. BOX 26957 **GREENSBORO,NC 27419-6957** ATTN: LIEN RELEASE **Property Address:** 614 PHARRIS LANE

ZEPHYR COVE NV 89448 Project#: RDIMPAC 11

Assignor #: 3172319

Pool #:

Investor #: 1100232372

REQUESTED BY

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IN OFFICIAL RECORDS OF

DOUGLAS CO. MEVADA

2001 SEP -4 AM 11: 14

LINDA SLATER RECORDER

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