

RECORDING REQUESTED BY: COLONIAL BANK
(FORMERLY KNOWN AS FIRST SECURITY BANK)
P.O. BOX 5700
STATELINE, NV 89449

AND WHEN RECORDED MAIL TO: COLONIAL BANK
(FORMERLY KNOWN AS FIRST SECURITY BANK)
P.O. BOX 5700
STATELINE, NV 89449

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, FIRST AMERICAN TITLE COMPANY OF NEVADA is named as trustee under that certain Deed of Trust executed by, JAMES D. WARNICK and SHERI L. WARNICK, husband and wife as joint tenants, dated December 1, 2000, recorded December 19, 2000, in Book 1200, at Page 3869 - 3875, as Document No. 0505331, in the Official Records of Douglas County, property located 118 Willow Drive, Zephyr Cove, Nevada.

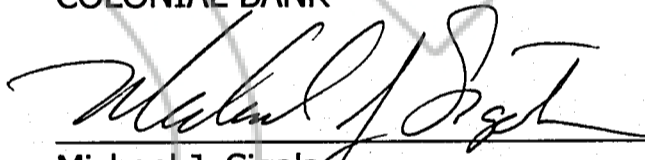
WHEREAS, the undersigned COLONIAL BANK (FORMERLY KNOWN AS FIRST SECURITY BANK) is the Beneficiary thereunder and desires to appoint a new Trustee;

NOW THEREFORE, said COLONIAL BANK (FORMERLY KNOWN AS FIRST SECURITY BANK) does hereby appoint COLONIAL BANK as Trustee, in the place and stead of FIRST AMERICAN TITLE COMPANY OF NEVADA.

NOW THEREFORE, the said COLONIAL BANK as Substituted Trustee, does hereby Reconvey to the person or persons legally entitled thereto, without warranty, all interest derived to the said Trustee under said Deed of Trust, in the lands therein described.

DATED this 10th day of September, in the year 2001.

COLONIAL BANK



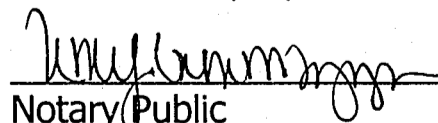
Michael J. Sigala
VP/Commercial Loan Officer

STATE OF NEVADA)

SS.

COUNTY OF DOUGLAS)

On this 10th day of September, in the year 2001, before me, Amy Caramazza, a Notary Public in and for said state, personally appeared Michael J. Sigala, who is VP/Commercial Loan Officer, of Colonial Bank (formerly known First Security Bank) corporation, personally known to me to be the person who executed the above instrument on behalf of said corporation, and acknowledged to me that she executed the same for the purposes therein stated.



Notary Public
(SEAL)

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 SEP 11 PM 3: 39

LINDA SLATER
RECORDER

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