

**RECORDING REQUESTED BY AND  
RECORD AND RETURN TO:**

SOVEREIGN BANK  
P.O. BOX 12646  
READING, PA 19612

5107149693  
05/29/01  
MAY 01#C-109

010100794

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

The undersigned, SOVEREIGN BANK, as owner and holder of the Note secured by a Deed of Trust executed by STEPHEN D PANTER & BECKY J PANTER for the benefit of WORLD WIDE CREDIT CORPORATION Beneficiary, dated JUNE 27, 1998 and recorded in the office of the Register of Deeds of DOUGLAS County, NEVADA as Document No. 0444092 07/08/94. *Book 798 - Page 1804*

Beneficiary hereby substitutes SOVEREIGN BANK as Trustee in lieu of the above named Trustee under said Deed of Trust and directs SOVEREIGN BANK to reconvey without warranty the Trustee's estate to the parties entitled to it upon full payment of Trustee's Reconveyance fee to SOVEREIGN BANK. The Deed of Trust has been fully paid and is hereby satisfied. SOVEREIGN BANK is directed to cancel all evidence of indebtedness secured by the Deed of Trust.

SOVEREIGN BANK hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty, expressed or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, SOVEREIGN BANK has caused these presents to be executed by its duly authorized officer on this day 08/30/01

SOVEREIGN BANK

SOVEREIGN BANK

*Melanie Overley*  
Melanie Overley, Asst. Secretary

*Melanie Overley*  
Melanie Overley, Asst. Secretary

STATE OF PENNSYLVANIA  
COUNTY OF BERKS

On 08/30/01 before me the undersigned, a Notary Public in and for said County and State, personally appeared Melanie Overley, the Assistant Secretary of Sovereign Bank, the Corporation that executed the within instrument, known to me to be the person who executed the within Instrument on behalf of the Corporation herein named and acknowledged to me that such Corporation executed the same, pursuant to its by-laws.

WITNESS my hand and official seal.

*Annamarie Speicher*  
Notary Public in and for said County and State

0522647

SEAL

BK0901PG2723

NOTARIAL SEAL  
ANNAMARIE SPEICHER, NOTARY PUBLIC  
READING, BERKS COUNTY  
MY COMMISSION EXPIRES OCTOBER 11, 2004

COPY

REQUESTED BY  
**STEWART TITLE of DOUGLAS COUNTY**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 SEP 12 AM 10: 32

LINDA SLATER  
RECORDER

\$ 11.00 PAID KZ DEPUTY

0522647

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