85-1174623, P/O 8/24/01

Prepared by:

Payoff Dept.

Recording Requested By:

CROWN BANK, FSB

105 LIVE OAKS GARDENS, STE 129 CASSELBERRY, FL 32707

parcel # <u>29 301 12</u>

1220-21-710-098

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, RICHARD J. SMITH AND MARGARET M. SMITH, HUSBAND AND WIFE AS JOINT TENANTS, was the original Trustor, SIERRA TAHOE BANCORP was the original Trustee, and TRUCKEE RIVER BANK, A CALIFORNIA BANKING CORPORATION, was the original Beneficiary under the certain Deed of Trust dated APRIL 20, 1993 and recorded on APRIL 27, 1993 in Book 0493, and Page 5123, of Official Record of DOUGLAS County, State of Nevada, under Document No. 305686, and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and desires to substitute a new Trustee in the place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided,

NOW THEREFORE, the undersigned hereby substitutes CROWN BANK, A FEDERAL SAVINGS BANK, as Trustee under said Deed of Trust.

NOW, THEREFORE, CROWN BANK, A FEDERAL SAVINGS BANK, as substituted Trustee, does hereby reconvey without warranty, to the person or persons legally entitled thereto, the estate held by the Trustee, declaring that the indebtedness secured by said Deed of Trust HAS BEEN FULLY PAID.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

> IN WITNESS WHEREOF the said corporation has caused these presents to be executed in its name, and its corporate seal to be hereto affixed, by its proper officers thereunto duly authorized, the 16TH day of OCTOBER, A.D. 2001.

BENEFICIARY: CROWN BANK,

A FEDERAL SAVINGS BANK (f/k/a Chown||Savings Association)

Michael

President

pome, Robert L./Mooney, Asst/Secretary

Assistant Secretary

TRUSTEE:

CROWN BANK, A FEDERAL SAVINGS BANK

V. President

Mobhus Robert L. Mooney, Asst. Secretary

Assistant Sécretary

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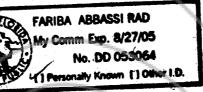
CORPORATE ACKNOWLEDGEMENT

STATE OF FLORIDA)S.S COUNTY OF SEMINOLE)

On 16TH day of OCTOBER, 2001 before me the undersigned, a Notary Public in and for said State, personally appeared Michael L. Shea and Robert L. Mooney, Senior Vice President and Assistant Secretary, respectively, of Crown Bank, FSB, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the information.

WITNESS hand and official seal.

Alha M



REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

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LINDA SLATER \$ 18 PAID KODEPUTY

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