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WHEN RECORDED MAIL TO:

✓ Colonial Bank  
2330 S. Virginia Street  
Reno, NV 89502  
Attn: Cat Borjeson

Loan No. 21601420-01

APN #~~25-190-55~~  
1320-29-410-004

**SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE**

WHEREAS, Stewart Title of Douglas County named as Trustee under that certain Deed of Trust executed by among David K. Lund and Joni R. Lund, husband and wife as community property with rights of survivorship, Trustor(s), dated August 28, 1996, recorded on August 30, 1996, as Book No. 0896, Page No. 5678, Document No. 395533 Of Official Records of Douglas County, State of Nevada, and

WHEREAS, the undersigned is presently the Beneficiary thereunder and desires to appoint a new trustee;

NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and instead of Stewart Title of Douglas County.

WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been fully paid.

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

Dated: November 1, 2001

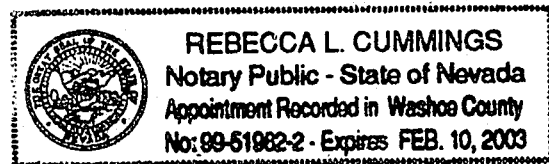
Colonial Bank FKA: Nevada Banking Company


By:   
Laura E. McKinney

Its: Vice President

STATE OF NEVADA  
COUNTY OF WASHOE

On this 21st day of November, 2001, personally appeared before me, a notary public, Laura E. McKinney personally known to me or proved to me to be the person whose name subscribed to the above instrument who acknowledged that she executed the instrument.



  
Notary Public

REQUESTED BY  
Colonial Bank  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 NOV 27 AM 10: 37

LINDA SLATER  
RECORDER

\$ 17.00 PAID BL DEPUTY

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BOOK 1101 PAGE 7883