

Recording Requested By:
American Release Corporation

When Recorded Return To:

ARC
95 Kimberling City Ctr Ln
P.O.Box 458
Kimberling City, MO 65686-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



WAMU-VH #:5938162285 "Mitchell" Lender ID:N60/0600168475 Douglas, Nevada
STATE STREET BANK AND TRUST COMPANY AS CUSTODIAN/TRUSTEE is the Owner and Holder of the Note secured by the Deed of Trust dated 07/22/1998, made by LOWELL V MITCHELL AND GLORIA A MITCHELL HUSBAND AND WIFE, as Trustor, with MARVIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION as Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded on 08/05/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0446385 Book 0898, Page 1051, wherein said Owner and Holder hereby substitutes AMERICAN RELEASE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 1320-32-811-019
Property Address: 1483 -85 Hussman Avenue, Gardnerville, NV, 89410

IN WITNESS WHEREOF, STATE STREET BANK AND TRUST COMPANY AS CUSTODIAN/TRUSTEE as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

State Street Bank and Trust Company as
Custodian/Trustee
On NOV 05 2001 (DATE)

SEAL

By: _____
Peter T. Croke
Vice President

AMERICAN RELEASE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By AMERICAN RELEASE CORPORATION as Trustee
On 10-18-2001 (DATE)

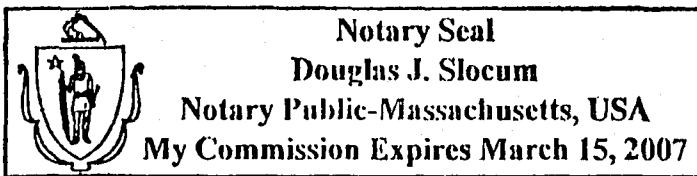
By: [Signature]
JEFF PROSE, VICE PRESIDENT

STATE OF **Massachusetts**
COUNTY OF **SUFFOLK**

On NOV 05 2001, before me, Douglas Slocum, a Notary Public in and for SUFFOLK County, in the State of Massachusetts, personally appeared PETER T. CROKE, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

[Signature]
Notary Expires: / /

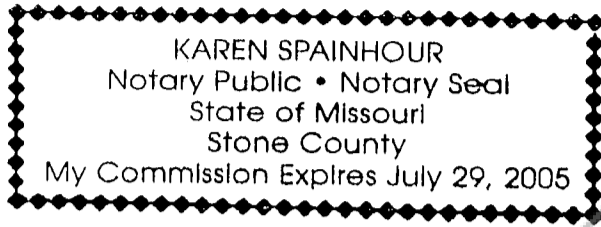


(This area for notarial seal)

STATE OF Missouri
COUNTY OF Stone

ON 10-18-2004 before me, KAREN SPAINHOUR, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Jeff Prose, Vice President, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Karen Spainhour
KAREN SPAINHOUR
Notary Expires: 07/29/2005



(This area for notarial seal)

ARC, 95 Kimberling City Ctr Ln, Kimberling City, Mo. 65686 417-739-9412

TGH*20011018-0047 NVDOUGL DOUGLAS NV BAT: 18000/5938162285 KXNVSB1

COOPER

REQUESTED BY
American Release
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 DEC -6 PM 2: 29

LINDA SLATER
RECORDER

\$ 18.00 PAID to DEPUTY

0529454

BK1201PG1878