APN 1420-33610-002

MERS MIN # N/A

MERS Telephone No. (888) 679-6377

Record & Return To:

RICHARD D. CLEMENTS

1307 SANDEN LANE

LAS VEGAS, NV 89423

Mtg# 5300051 AS P

PIF: 10-31-01

Mortgagor: CLEMENTS

Substitution of Trustee and Full Reconveyance

Reference:

Deed of trust

Recorded 9-30-98

Instrument no 0450639 book 0998 page 6314

Official records of DOUGLAS County

Trustor RICHARD D. CLEMENTS AND GERALDINE CLEMENTS, HUSBAND AND WIFE

Trustee STEWART TITLE

Beneficiary NORTH AMERICAN MORTGAGE COMPANY

Dated 9-23-98 affecting land situated in the County of DOUGLAS State of NEVADA described as follows: as described in said Deed of Trust

## **Substitution of Trustee**

Whereas, the undersigned NORTH AMERICAN MORTGAGE COMPANY being the owner and holder of the Note or Notes or other security agreements, secured by the Deed of Trust herein above described.

And whereas, the undersigned NORTH AMERICAN MORTGAGE COMPANY being the present Beneficiary under said Deed of Trust and acknowledges that all sums and obligations secured by said Deed of Trust have been fully paid or satisfied,

And whereas, the Beneficiary desires to substitute a new Trustee under said Deed of Trust, in the place or stead of STEWART TITLE

Now therefore, the undersigned hereby substitutes NORTH AMERICAN MORTGAGE COMPANY, whose address is 231 East Ave, Suite 200, Albion, NY 14411, as Trustee under said Deed of Trust, and further instructs said Trustee to reconvey the estate now held under said Deed of Trust, to the person or persons legally entitled thereto.

**Full Reconveyance** 

NORTH AMERICAN MORTGAGE COMPANY, as substituted Trustee under the herein above described Deed of Trust, having received from the holder of the obligations a written request to reconvey, hereby reconveys, without warranty to the person or persons regally entitled thereto, the estate now held by said Trustee thereunder.

Dated November 8, 2001

State of New York County of Orleans

On November 8, 2001 before me, the undersigned, personally appeared David J. Adams 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) acted executed the instrument.

Witness my hand and official seal

Signature Man Laine

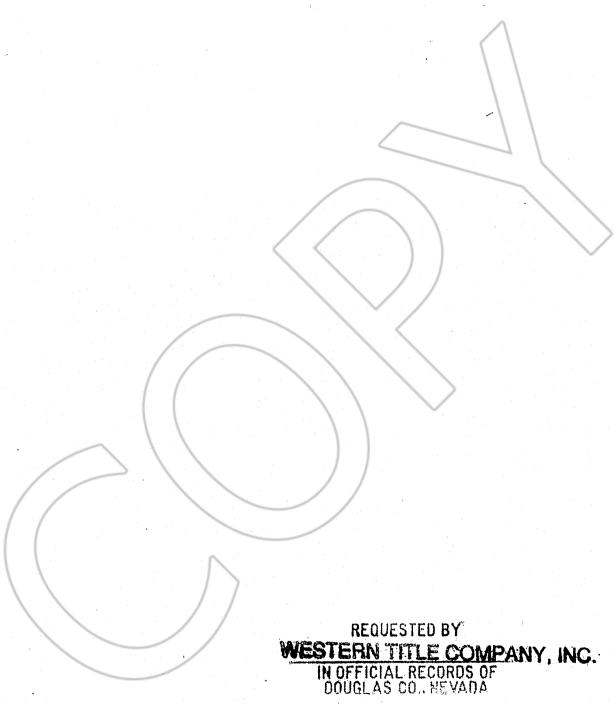
NORTH AMERICAN MORTGAGE COMPANY

David J. Adams, Vice President

SEAL

SEAL

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