SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Trustor: JOSEPHINE CORTADO, AN UNMARRIED WOMAN

Trustee: G & S RECONVEYANCE

Mortgagee: TITLE WEST MORTGAGE, INC

Date of Deed: 11-12-1999 Date Recorded: 11-23-1999

Book: 1199 Book 2: Page: 4156 Page 2:

INWITNESS WHEREOF, hereunto set my hand and official seal.

Instrument Number: 0481359 Instrument Number 2:

Comments:

in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this 1/10/02.

BANK ONE, NA aka Banc One Financial Services, Inc.

Assistant Secretary

Date Recorded 2:

Vice President

State of NC

County of Guilford

On this 1/10/02 before me, the undersigned authority, a Notary Public duly commissioned and qualified in and for the State and County aforesaid, personally came and appeared Brenda Low address being 725 N. Regional Rd. Greens boro, NC 27409, personally known to me, who, being by me duly sworn, acknowledged her/himself to be the Vice President of BANK ONE, NA aka Banc One Financial Services, Inc, ., that said instrument was signed and sealed on behalf of said corporation by all due authority and in his/her authorized capacity, and that by his/her signature on the instrument, the entity upon behalf of which the person acted, executed the instrument as its free and voluntary act and deed.

Notary Public: Antonia W King

My Commission Expires: 12-21-2002

NOTARY PUBLIC

ROCKINGHAM COUNTY, NC

Document Prepared By:

BECKY SANDS 1/9

When recorded mail to:

BANK ONE

ATTN: LIEN RELEASE

P O BOX 26966

GREENSBORO, NC 27419-6966

Property Address:

726 HORNET DR **GARDNERVILLE**

NV 89410

Project #: SBBANKONE 01

Assignor #: 7645543401

Pool #:

Investor #: 0013620620

REQUESTED BY ak Owe

IN OFFICIAL RECORDS OF DOUGLAS COL NEVADA

2002 JAN 22 PM 2: 55

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LINDA SLATER RECORDER \$17 PAID KO DEPUTY