WHEN RECORDED MAIL TO: Colonial Bank 2330 S. Virginia Street Reno, NV 89502 Attn: Cat Borjeson

Escrow No. 010801785

Loan No. 8031094447-01

APN #1220-12-210-030

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Western Title Company, Inc., named as Trustee under that certain Deed of Trust executed by among Richard Simon and Barbara A. Simon, husband and wife, as joint tenants Trustor(s), dated May 25, 2001, recorded on May 31, 2001, as Book No. 0501, Page No. 9814, Document No. 0515503, 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 Western Title Company, Inc.

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 8, 2001

Colonial Bank

By:

Laura E. McKinney

Its: Vice President

STATE OF NEVADA COUNTY OF WASHOE

On this Ath day of Vanutry, 2000, 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.

REBECCA L. CUMMINGS
Notary Public - State of Nevada
Appointment Recorded in Washon County
No: 99-51982-2 - Expires FEB. 10, 2003

Notary Public

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 FEB -1 AM 11: 23

LINDA SLATER RECORDER \$ 17 PAID 12 DEPUTY

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