

✓ Prepared by and Return to:  
AmerUs Home Equity, Inc

Attn: Rodel Tuazon  
P.O. Box 35130  
Des Moines, IA 50315-0130

Loan Number: 57594

Date Satisfied: December 26, 2001

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

Fifth Third Bank, successor by merger to Old Kent Bank is the owner and holder of the Note and secured by the Deed of Trust, executed by JOHN V LYNCH and RONICA RAE LYNCH, to STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corp., Trustee, for the benefit of AmerUs Bank, Beneficiary, dated May 7, 1998, and recorded in the office of the Register of Deeds of DOUGLAS County, NV on May 12, 1998 on Book 0598 on Page 2312 as Ins 0439459.

**LEGAL DESCRIPTION: A PARCEL OF LAND LOCATED WITHIN A PORTION OF THE WOUTHWEST 1/4 OF SECTION 24, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B AM., DOUGLAS COUNTY, NEVEDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: PARCEL A-2 AS SHOWN ON PARCEL MAP NO. 2 FOR DON AND FRANCIE LOCKMAN, RECORDED MAY 23, 1990, IN BOOK 590, PAGE 3603, AS DOCUMENT NO. 226669, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVEDA, BEING A RESUBDIVISION OF PARCEL B AS SHOWN ON THE PARCEL MAP FOR DON AND FRANCIE LOCKMAN, RECORDED DECEMBER 14, 1989, BOOK 1289, PAGE 1422, DOCUMENT NO. 216450, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVEDA.**

PIN: 29-520-44 *New 1220-24-401-004*  
Property Address: 638 CLYDESDALE COURT, GARDNERVILLE, NV 89410

Beneficiary hereby substitutes Fifth Third Bank as Trustee in lieu of the above named Trustee under said Deed of Trust and directs Fifth Third Bank, successor by merger to Old Kent Bank to reconvey without warranty the Trustee's estate to the parties entitled to it upon full payment of Trustee's Reconveyance fee to Fifth Third Bank. The Deed of Trust has been fully paid and is hereby satisfied. Fifth Third Bank is directed to cancel all evidence of indebtedness secured by the Deed of Trust.

Fifth Third Bank hereby accepts said appointment as trustee under said Deed of Trust and as Successor Trustee, pursuant to the request of said beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty, expressed or implied, to the person or persons legally entitled thereto, all of the estate held be the undersigned under said Deed of Trust.

SEAL

IN WITNESS WHEREOF, Fifth Third Bank has caused these presents to be executed by its duly authorized officer on this day, January 25, 2002.

AFFIX SEAL HERE

Fifth Third Bank, successor by merger to Old Kent Bank

Fifth Third Bank, successor by merger to Old Kent Bank

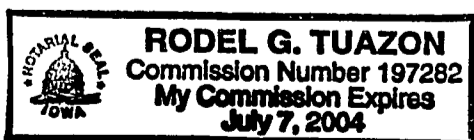
*Shawna Pritchard*  
Shawna Pritchard, Assistant Vice President

*Jennifer Pfeifer*  
Jennifer Pfeifer, Vice President

State of Iowa )  
County of Polk )

Before me, a Notary Public qualified in said county, personally came Shawna Pritchard of Fifth Third Bank, successor by merger to Old Kent Bank, known to me to be the Assistant Vice President and identical person who signed the foregoing instrument, and acknowledged the execution thereof to be a voluntary act and deed as such officer and the voluntary act and deed of said corporation and that its corporate seal was thereto affixed by its authority.

Witness my hand and notarial seal on January 25, 2002



*Rodel G. Tuazon*  
Rodel G. Tuazon, Notary Public in and for Polk County, State of Iowa  
My Commission expires July 7, 2004

COPY

REQUESTED BY  
Amer Us  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 FEB 19 AM 11:41

LINDA SLATER  
RECORDER

\$18<sup>00</sup> PAID *kg* DEPUTY

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BK0202PG5918