

Recording Requested By:  
Washington Mutual Bank FA

When Recorded Return To:

Reconveyance Department  
75 N Fairway Drive  
Vernon Hills, IL 60061-

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**



Vernon Hills - 908 - Washington Mutual #:5928656387 "Ladd" Lender ID:282/756797268 Douglas, Nevada

WASHINGTON MUTUAL HOME LOANS, INC. F/K/A PNC MORTGAGE CORP. OF AMERICA is the Owner and Holder of the Note secured by the Deed of Trust dated 05/06/1994, made by WILLIAM M. LADD AND JO ANN LADD, HUSBAND AND WIFE as Trustor, with TICOR TITLE INSURANCE COMPANY as Trustee, for the benefit of COMMERCE SECURITY BANK, IT SUCCESSORS AND/OR ASSIGNS as Beneficiary, which said Deed of Trust was recorded on 05/12/1994 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 337434 Book 0594, Page 2223, wherein said Owner and Holder hereby substitutes CALIFORNIA RECONVEYANCE COMPANY as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 1220-24-201-042  
Property Address: 1887 Colt Lane, Gardnerville, NV, 89410

IN WITNESS WHEREOF, WASHINGTON MUTUAL HOME LOANS, INC. F/K/A PNC MORTGAGE CORP. OF AMERICA as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

The undersigned has changed its name or identity from PNC Mortgage Corp. of America to Washington Mutual Home Loans, Inc. as a result of merger.

Washington Mutual Home Loans, Inc. f/k/a  
PNC Mortgage Corp. of America  
On February 20, 2002

By: [Signature]  
KIM ZIEGLER < ASST. VICE PRESIDENT

CALIFORNIA RECONVEYANCE COMPANY 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.

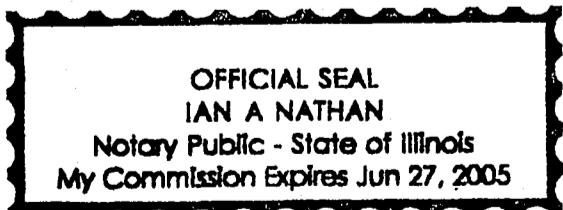
By CALIFORNIA RECONVEYANCE COMPANY as  
Trustee  
On February 20, 2002

By: [Signature]  
URVASHI MONA SINGH, OFFICER

STATE OF Illinois  
COUNTY OF Lake

ON February 20, 2002, before me, IAN A. NATHAN, a Notary Public in and for the County of Lake County, State of Illinois, personally appeared Kim Ziegler < Asst. 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.

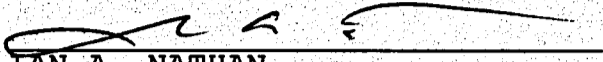
[Signature]  
IAN A. NATHAN  
Notary Expires: 06/27/2005

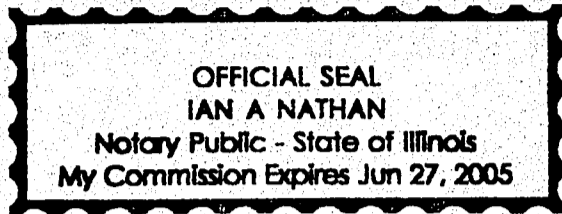


(This area for notarial seal)

STATE OF Illinois  
COUNTY OF Lake

ON February 20, 2002, before me, IAN A. NATHAN, a Notary Public in and for the County of Lake County, State of Illinois, personally appeared Urvashi Mona Singh, OFFICER, 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.

  
IAN A. NATHAN  
Notary Expires: 06/27/2005



(This area for notarial seal)

Washington Mutual Bank, FA  
DLH-20020219-0017 NVDOUGL DOUGLAS NV BAT: 894755/5928656387 KXNVSBR1

*COOPER*

REQUESTED BY  
*Washington Mutual*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 FEB 22 AM 11: 08

LINDA SLATER  
RECORDER

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

0535309  
BK0202PG07563