Recording Requested By / Return To: JOHN EDWARD SMITH Po Box 1063, MINDEN, NV 89423 90350 9102012

Mail Tax Statements to: JOHN EDWARD SMITH, Po Box 1063, MINDEN, NV 89423

Substitution Of Trustee And Full Reconveyance

The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: COMSTOCK BANK

Original Trustor: JOHN EDWARD SMITH, CAROL ANN SMITH

Recorded in Douglas County, Nevada, on 05/04/95 as Instrument # 361499 on Book 0595 on Page 0707

Date of deed of trust: 05/01/95 Amount of deed of trust: \$148000.00 Tax ID: 1320-29-113-006

Trustee: STEWART TITLE OF DOUGLAS COUNTY

hereby substitutes Mortgage Electronic Registration Systems, Inc.

as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, and upon the written instructions of the beneficiary, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 01/23/2002

Mortgage Electronic Registration Systems, Inc.

Paula Ward

Vice President

State of California **County of Santa Clara**

On 01/23/2002, before me, the undersigned, a Notary Public for said County and State, personally appeared Paula Ward, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of

Mortgage Electronic Registration Systems, Inc.,

and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Mortgage Electronic Registration Systems, Inc...

Notary:

My Commission Expires January 21, 2004

Prepared by: E. N. Harrison

My Comm. Expires JAN. 21, 2004 Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 (408)866-6868

LN# 9102012 P.I.F.: 01/02/02

FINAL RECON.CANV 90350 01/23/02 02:46:04 27-005 NV Douglas 9739 71

REMITTER

MIN#: 1000238-0000126510-1

MERS Tel.#: 1-888-679-6377

2002 MAR -7 PM 1: 27

LINDA SLATER RECORDER

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NOTARY PUBLIC - CALIFORNIA

BK 0 3 0 2 PG 0 2 4 1 2