When Recorded mail to:

Travelers Service Center 7467 New Ridge Road, Suite 200 Hanover, MD 21076

ASSESSOR PARCEL ID# 13 20-33-813-02-

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

That Travelers Bank & Trust, FSB , as the owner and holder of the Note and Deed of Trust dated on October 20, 2000 made by Carrie L Warner AND James C Warner, as joint tenants Trustor, to Travelers Bank & Trust, FSB Beneficiary, which Deed of Trust was recorded on October 26, 2000, in Book 1000, in Page 136, as Document Number 0502134 of Official Records, Douglas County, Nevada, hereby substitutes Travelers Bank & Trust, FSB as Trustee in lieu of the Trustee therein. Said Note together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and as successor Trustee the undersigned does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust

Dated this February 6, 2002

Mail All Tax Statements To:
Carrie Lwarner
1333 W Wales Court
Gardnerville, NV 89410

Travelers Bahk & Trust, FS

Lisa Ann Walls, Assistant Vice President

Michelle West-Hargro

5327502

STATE OF MARYLAND

S.S.

Anne Arundel County

On February 6, 2002 personally

Appeared before me Christina M. Hendershot, a Notary Public

Lisa Ann Walls Assistant vice President,

Travelers Bank & Trust, FSB

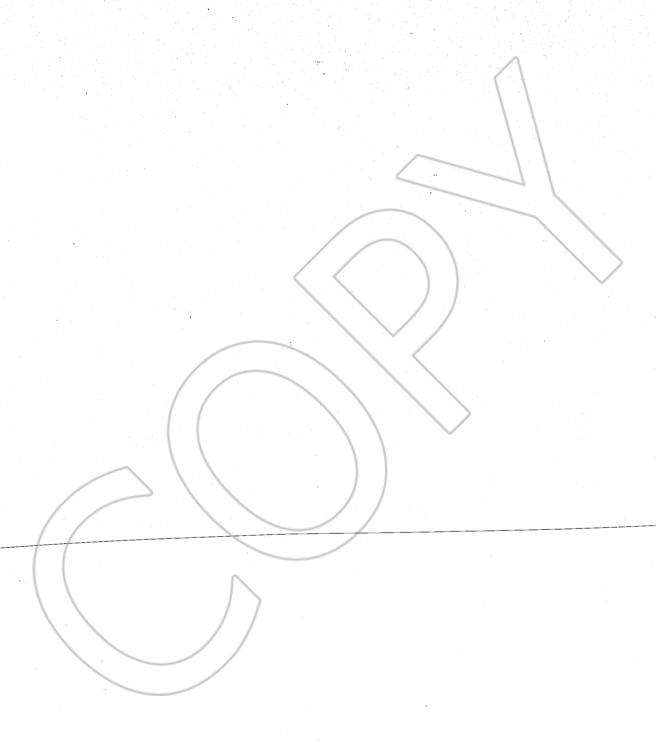
personally known or proved to me to be the person whose name us subscribed to the above instrument and who acknowledged that he

executed the above instrument.

Christina M. Hendershot

Notary Public

My Commission expires: January 25, 2005



REQUESTED BY

TRAJELETS BONK

IN OFFICIAL RECORDS OF
DOUGLAS CO. HEVADA

2002 MAR II AM 10: 15

LINDA SLATER
RECORDER

\$ 18 PAID K 2 DEPUTY

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