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WHEN RECORDED MAIL TO:

✓ Colonial Bank
2330 S. Virginia Street
Reno, NV 89502
Attn: Sandy Van Dover

APN # 1320-33-402-051

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Stewart Title of Douglas County named as Trustee under that certain Deed of Trust executed by Scott & Angela Smith, husband & wife as joint tenants, Trustor(s), dated October 25, 2001, recorded on October 29, 2001 as Book No. 1001, Page No. 9707, Document No. 526488, 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 Stewart Title of Douglas County

WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been fully paid.

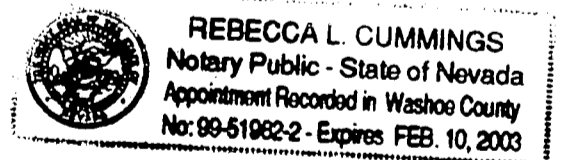
NOW THEREFORE, the undersigned as Substituted Trustee, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all interest of the Trustee under said Deed of Trust in the lands therein described.

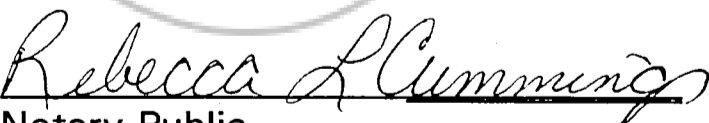
Dated: February 19, 2002

Colonial Bank
By: 
Laura E. McKinney
Its: Sr. Vice President

STATE OF NEVADA
COUNTY OF WASHOE

On this 11th day of March, 2002,
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.




Notary Public

Loan # 8031095428-1

REQUESTED BY
Colonial Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAR 12 PM 2:00

LINDA SLATER
RECORDER

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