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APN 1270-16-710-032

Recording Requested By:
Cenlar Federal Savings Bank

When Recorded Return To:

✓ Cenlar Federal Savings Bank
P. O. Box 77414
Trenton, NJ 08628-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Cenlar Federal Savings Bank #:0004251179 "Souza" Lender ID:612/ Douglas, Nevada

CENLAR FEDERAL SAVINGS BANK is the Owner and Holder of the Note secured by the Deed of Trust dated 07/15/1986, made by DAVID L. SOUZA & CAMILLE I. SOUZA & GLENN A. GARDNER & MILDRED D. GARDNER, as Trustor, with FIRST AMERICAN TITLE COMPANY OF NEVADA as Trustee, for the benefit of ICA MORTGAGE CORPORATION, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded on 07/18/1986 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 137668 Book 786, Page 1423, wherein said Owner and Holder hereby substitutes CENLAR FEDERAL SAVINGS BANK as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 122016710032
Property Address: 1330 Ritter Dr, Gardnerville, NV, 89410

IN WITNESS WHEREOF, CENLAR FEDERAL SAVINGS BANK as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Cenlar Federal Savings Bank
On March 11, 2002

By: *Francis Madden*
FRANCIS MADDEN, SR. VICE PRESIDENT

CENLAR FEDERAL SAVINGS BANK 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 CENLAR FEDERAL SAVINGS BANK as
Trustee
On March 11, 2002

By: *Barbara Johnson*
BARBARA JOHNSON,

STATE OF New Jersey
COUNTY OF Mercer

ON March 11, 2002, before me, Hallie L. Richards, a Notary Public in and for the County of Mercer County, State of New Jersey, personally appeared Francis Madden, Sr. 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.

Hallie L. Richards
Hallie L. Richards
Notary Expires: 03/15/2004

SEAL

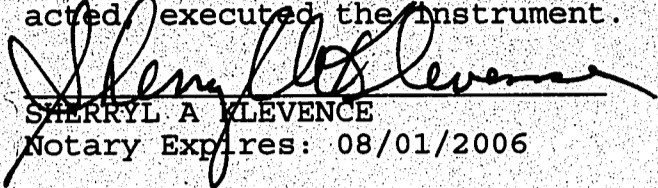
(This area for notarial seal)

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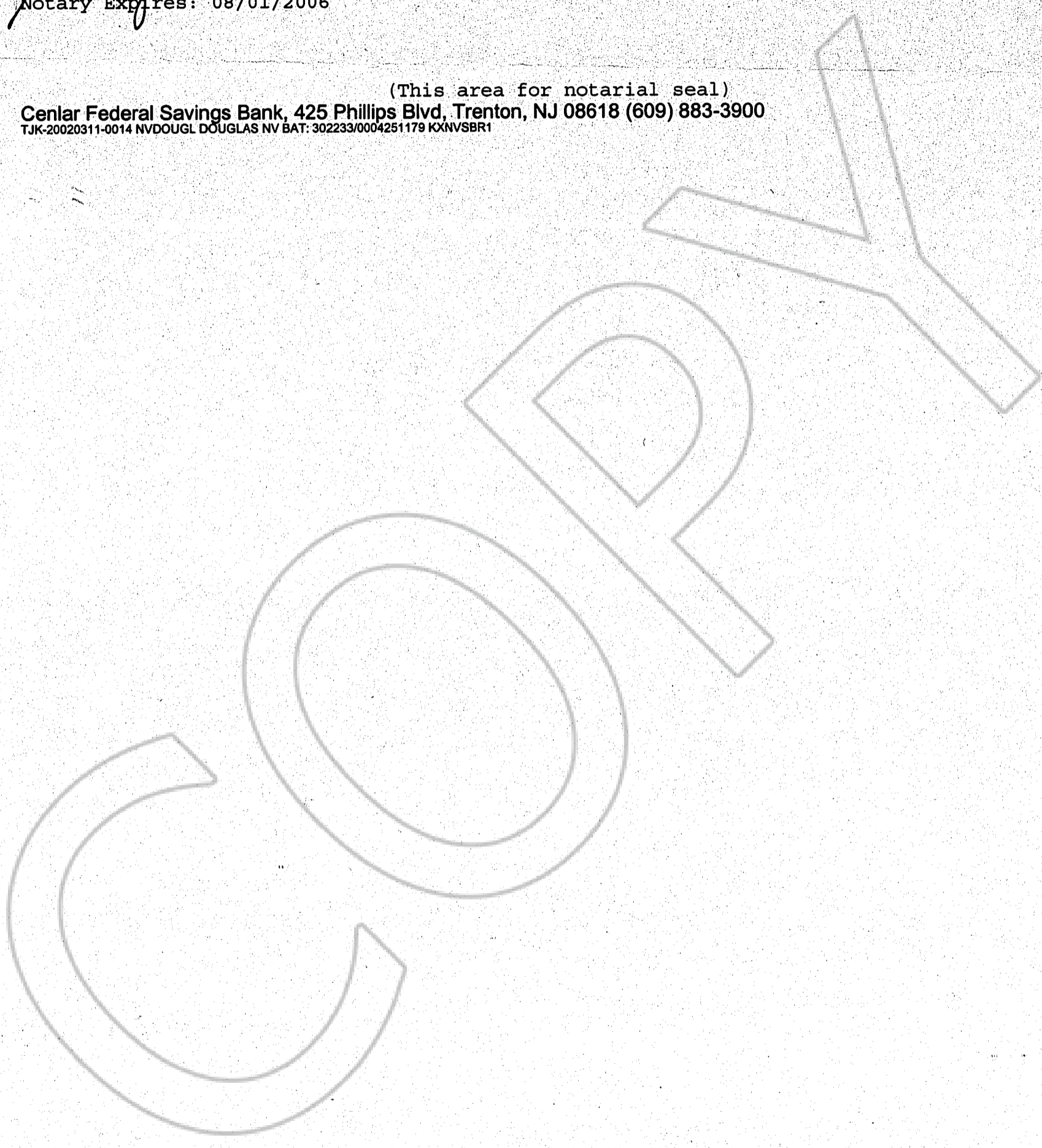
STATE OF New Jersey
COUNTY OF Mercer

ON March 11, 2002, before me, Sherryl A Klevence, a Notary Public in and for the County of Mercer County, State of New Jersey, personally appeared Barbara Johnson,, 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.


SHERRYL A KLEVENCE
Notary Expires: 08/01/2006

(This area for notarial seal)

Centlar Federal Savings Bank, 425 Phillips Blvd, Trenton, NJ 08618 (609) 883-3900
TJK-20020311-0014 NVDOUGL DOUGLAS NV BAT: 302233/0004251179 KXNVSBR1



REQUESTED BY
Central Loan Admin
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAR 21 PM 2: 48

LINDA SLATER
RECORDER

\$18 PAID *KJ* DEPUTY

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