SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

DONALD D FREEZE

was the original Trustor under that certain Deed of Trust recorded on 10/29/98 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 0452938 in Book 1098 The undersigned hereby warrants that it has the full right and authority to substitute a trustee under said Deed of Trust either as the original beneficiary, as successor in interest to the original beneficiary, or as attorney-in-fact under a duly executed power of attorney.

Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

this 28th day of February, 2002

THE PROVIDENT BANK (of Cincinnati, Ohio)

Lawrence Maroney Vice President

STATE OF Ohio

COUNTY OF Hamilton

On 02/28/02 before me, the undersigned, a Notary Public for said County, and State, personally appeared Lawrence Maroney , personally Vice President known to me to be the of the corporation that executed the foregoing instrument as Trustee, and known

to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of

WINTNESS MY hand and off acial seal.

Notary Public/Commission expires HW

Document Prepared By:

D.Colon/NTC, 101 N. Brand #1800, Glendale, CA 91203 (800)346-9152

WILBUR G. LUCAS, JR. Notary Public, State of Ohio My Commission Expires April 11, 2006

Mail Tax Statements to: DONALD FREEZE 2631 GORDON AVE MINDEN, NV 89423

When Recorded Mail To: Nationwide Title Clearing 101 N. Brand #1800 Glendale, CA 91203

PRVRL MQ

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LINDA SLATER RECORDER PAID & DEPUTY

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