Assessor's/Tax ID No.: 1420-07-612-014 Recording Requested By: American Release Corporation

When Recorded Return To:

Karen Hoover 3548 Haystack Dr CARSON CITY, NV 89705-8000

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WAMU-VH #:5006919590 "Hoover" Lender ID:282/715488007 Douglas, Nevada

PNC BANK, N.A. is the Owner and Holder of the Note secured by the Deed of Trust dated 07/22/1993, made by KAREN HOOVER, as Trustor, with STEWART TITLE, DOUGLAS COUNTY as Trustee, for the benefit of COMMERCE SECURITY BANK as Beneficiary, which said Deed of Trust was recorded on 07/22/1993 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. Book 793, Page 4322, wherein said Owner and Holder hereby substitutes AMERICAN RELEASE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 975 Haystack Ct, Carson City, NV, 89705

IN WITNESS WHEREOF, PNC BANK, N.A. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

PNC Bank, N.A.

On May 09, 2002

MINDY DOVING, ASST. VICE PRESIDENT

AMERICAN RELEASE CORPORATION 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 AMERICAN RELEASE CORPORATION as Trustee

On May 09, 2002

MINDY DOVING, ASST. VICE PRESIDENT

STATE OF Missouri COUNTY OF Stone

ON May 09, 2002, before me, TREVA KEITHLEY, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Mindy Doving, Asst. 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.

TREV

Notary Expires: 07/16/2005

TREVA KEITHLEY Notary Public - Notary Seal STATE OF MISSOURI Stone County

My Commission Expires July 16, 2005

(This area for notarial seal)

CJP*20020508-0001 NVDOUGL DOUGLAS NV BAT: 18000 KXNVSBR1

Page Substitution of Trustee and Full Reconveyance

STATE OF Missouri COUNTY OF Stone

ON May 09, 2002, before me, TREVA KEITHLEY, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Mindy Doving, Asst. 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.

TREVA KEITHLEY

Notary Expires: 07/16/2005

TREVA KEITHLEY
Notary Public - Notary Seal
STATE OF MISSOURI
Stone County
My Commission Expires July 16, 2005

(This area for notarial seal)

ARC, P.O. Box 458, Kimberling City, Mo. 65686-9906, 417-739-9412 CJP*20020508-0001 NVDOUGL DOUGLAS NV BAT: 18000/5006919590 KXNVSBR1

REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2002 MAY 22 AM 9: 23

LINDA SLAFER
RECORDER

S PAID REPUT

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