

Recording Requested By:
Bank of Oklahoma, N.A.

When Recorded Return To:

STEWART TITLE OF DOUGLAS CTY
1650 N LUCERNE
MINDEN, NV 89423-

070100957

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Bank of Oklahoma, N.A. #:0001136659 "Winter" Lender ID:00332/ Escrow/Title:01-00035646 Douglas, Nevada

BANK OF OKLAHOMA, N.A. is the Owner and Holder of the Note secured by the Deed of Trust dated 09/02/1998, made by GRAHAM R. WINTER AND JUDY L. WINTER, HUSBAND AND WIFE as Trustor, with MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION as Trustee, for the benefit of CENTRAL PACIFIC MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded on 09/10/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0449140 Book 998, Page 1919, wherein said Owner and Holder hereby substitutes BANK OF OKLAHOMA, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 23-540-11
Property Address: 1493 Willow Creek Lane, Gardnerville, NV, 89410

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

Bank of Oklahoma, N.A.
On February 25, 2002

By: Cathy Bratton
CATHY BRATTON, VICE PRESIDENT



BANK OF OKLAHOMA, N.A. 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 BANK OF OKLAHOMA, N.A. as Trustee
On February 25, 2002

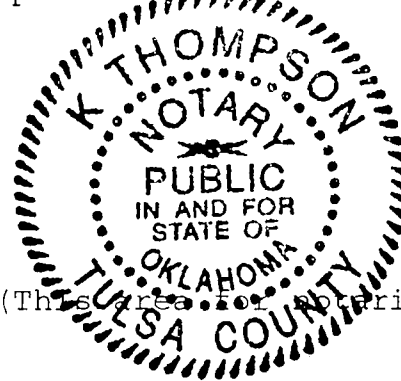
By: Cathy Bratton
CATHY BRATTON, VICE PRESIDENT



STATE OF Oklahoma
COUNTY OF Tulsa

ON February 25, 2002, before me, K. Thompson, a Notary Public in and for the County of Tulsa County, State of Oklahoma, personally appeared CATHY BRATTON, 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.

K. Thompson
K. Thompson
Notary Expires: 12/13/2004



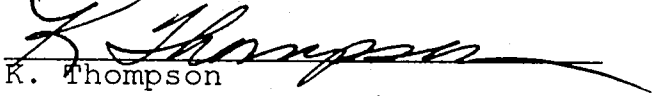
(This area is for notarial seal)

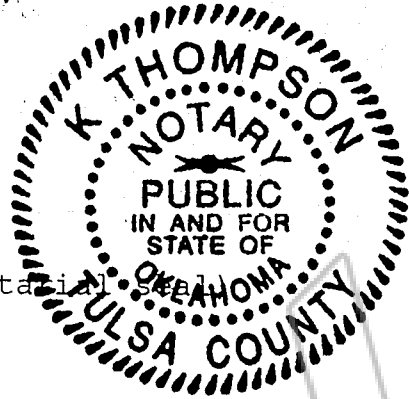
0543750

BK0602PG00594

STATE OF Oklahoma
COUNTY OF Tulsa

ON February 25, 2002, before me, K. Thompson, a Notary Public in and for the County of Tulsa County, State of Oklahoma, personally appeared Cathy Bratton, 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.


K. Thompson
Notary Expires: 12/13/2004



(This area for notarial seal)

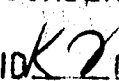
BOK PO Box 35688 Tulsa, OK 74153 800-947-7061
CJS-20020222-0032 NVDOUGL DOUGLAS NV BAT: 3705/0001136659 KXNVSR1

COOPER

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JUN -4 AM 10: 14

LINDA SLATER
RECORDER

\$18⁰⁰ PAID  DEPUTY

0543750

BK0602PG00595