

6/21/02

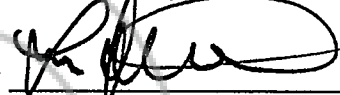
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan Number: 10308765

WHEREAS, Keith E. Ruben and Ann Ruben, husband and wife Where the Original Trustor, Stewart Title was the original Trustee, and **BANK ONE, N.A.** the Beneficiary, under that certain Deed of Trust recorded July 19, 2000, in Book 700, page 2644-2655, Document No. **495960** Official Records of the County of **Douglas** State of **Nevada**, New APN: 1022-18-002-012 and

WHEREAS, the undersigned hereby substitutes **Bank One, N.A.** as Trustee under said Deed of Trust and **Bank One, N.A.** as the substituted trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held thereunder.
Dated June 21, 2002

Bank One, N.A.

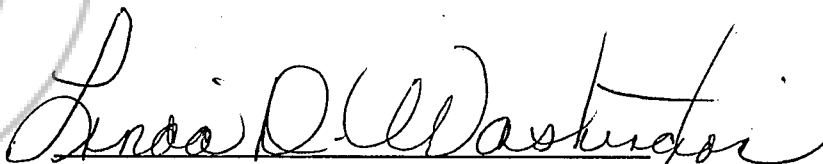
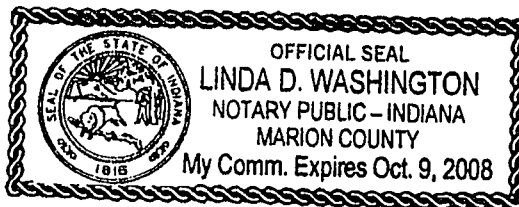


Larry Hartman, Vice President

STATE OF INDIANA)
County of Marion)

On June 21, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared **Larry Hartman, Vice President** of **Bank One, N.A.** personally 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 she/he/they executed the same in her/his/their authorized capacity (ies), and that by her/his/their signature (s) on the instrument the person (s), or the entity upon behalf of which the person (s) acted, executed the instrument.

WITNESS my hand and Official Seal


Notary Public, Linda D. Washington

Recorded at the Request of and Prepared By:
Sandra Goebel
After Recording Mail To:
Bank One, N.A.
Residential Construction Lending Department
10300 Kincaid Drive, IN1-9739
Fishers, IN 46038

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

2002 JUL -1 AM 10: 50

LINDA SLATER
RECORDER

\$ 17.00 PAID K2 DEPUTY

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