Tax ID: 091-002-007

Recording Requested By / Return To: FERNANDO LUNA 2971 Sundance Dr, ELKO, 2971 SUNDANCE DR 89801 90350 9121115

Mail Tax Statements to: FERNANDO LUNA, 2971 Sundance Dr, ELKO, 2971 SUNDANCE DR 89801

Substitution Of Trustee And Full Reconveyance

The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: INTERMOUNTAIN MORTGAGE COMPANY DBA STANWELL MORTGAGE

Original Trustor: FERNANDO LUNA, MARIA GUADALUPE LUNA

Recorded in Elko County, Nevada, on 05/19/97 as Instrument # 407055 on Book 991 on Page 65 Date of deed of trust: 05/14/97 Amount of deed of trust: \$91200.00 Tax ID: 091-002-007

Trustee: FIRST AMERICAN

hereby substitutes Mortgage Electronic Registration Systems, Inc. as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, and upon the written instructions of the beneficiary, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 04/25/2002

Mortgage Electronic Registration Systems, Inc.

Paula Ward Vice President

State of California

County of Santa Clara

On 04/25/2002, before me, the undersigned, a Notary Public for said County and State, personally appeared Paula Ward, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of

Mortgage Electronic Registration Systems, Inc.,

and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Mortgage Electronic Registration Systems, Inc..

Notary: Barbi Kellett

My Commission Expires January 21, 2004

Prepared by: E. N. Harrison

Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 (408)866-6868

LN# 9121115 P.I.F.: 04/16/02

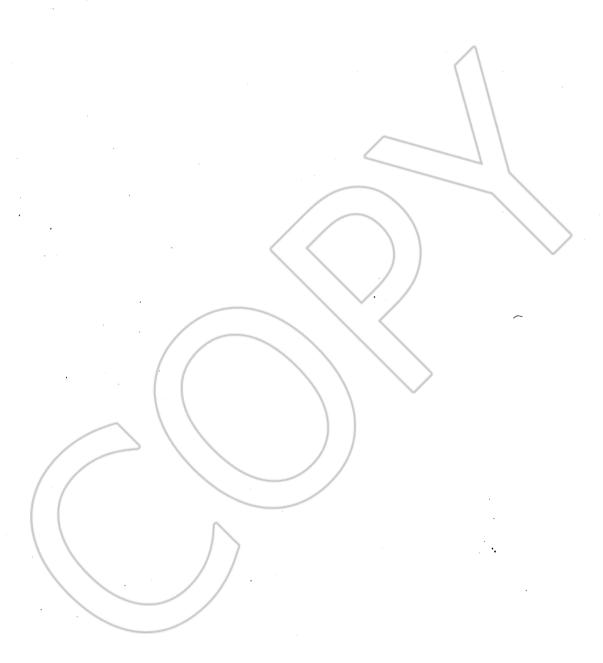
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LINDA SLATER
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