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mail tax statements to:
John Raper
1824 Pinto Cir.
Gardnerville, NV 89410

When Recorded mail to:

Travelers Service Center
7467 New Ridge Road, Suite 200
Hanover, MD 21076

ASSESSOR PARCEL ID# 0000-29-461-120

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

That Travelers Bank & Trust, FSB by assignment from recorded on February 28, 2000, in Book 0200, in Page 4304, as Document Number 487004, as the owner and holder of the Note and Deed of Trust dated on June 18, 1999 made by JOHN C. RAPER AND SYDNEY SUE RAPER, Trustor, to Travelers Bank & Trust, FSB Beneficiary, which Deed of Trust was recorded on June 21, 1999, in Book 0699, in Page 4166, as Document Number 470667 of Official Records, Douglas County, Nevada, hereby substitutes Travelers Bank & Trust, FSB as Trustee in lieu of the Trustee therein. Said Note together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and as successor Trustee the undersigned does hereby **RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO**, all the estate now held by it under said Deed of Trust

Dated this July 10, 2002

Travelers Bank & Trust, FSB

By: [Signature]
A. R. Helfrich, Assistant Vice President

Witness: [Signature]
Lee Riley
3420992

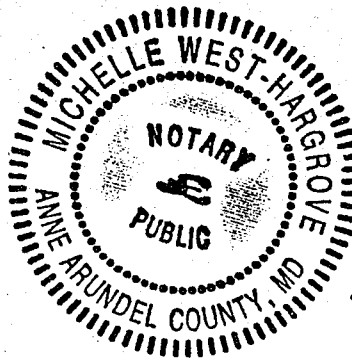
STATE OF MARYLAND

S.S.

Anne Arundel County

On July 10, 2002 personally
Appeared before me Michelle West-Hargrove, a Notary Public
A. R. Helfrich, Assistant Vice-President,
Travelers Bank & Trust, FSB
personally known or proved to me to be the
person whose name us subscribed to the above
instrument and who acknowledged that he
executed the above instrument.

[Signature]
Michelle West-Hargrove
Notary Public
My Commission expires: February 23, 2003



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

2002 JUL 24 AM 9:47

LINDA SLATER
RECORDER

\$17⁰⁰ PAID K2 DEPUTY

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