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Chuck Everhart
445 BLUEROCK
GARDENVILLE NY 19415

When Recorded mail to:

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

1220-22-210-065

ASSESSOR PARCEL ID# 29.263.09

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

That Travelers Bank & Trust, FSB, as the owner and holder of the Note and Deed of Trust dated on December 3, 1998 made by CHUCK W EVERHART AND SHAWN M EVERHART, Husband and Wife as joint tenants Trustor, to Travelers Bank & Trust, FSB Beneficiary, which Deed of Trust was recorded on December 9, 1998, in Book 1298, in Page 2572, as Document Number 0456228 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 12, 2002

Travelers Bank & Trust, FSB

By: *A. R. Helfrich*

A. R. Helfrich, Assistant Vice-President

Witness: *Paula DeCampo*

Paula DeCampo
3614800

STATE OF MARYLAND

S.S.

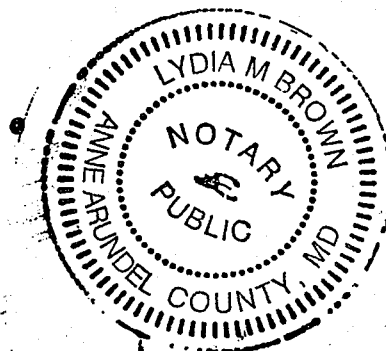
Anne Arundel County

On July 12, 2002 personally
Appeared before me Lydia M. Brown, 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 is subscribed to the above
instrument and who acknowledged that he
executed the above instrument.

Lydia M. Brown

Lydia M. Brown
Notary Public

My Commission expires: January 24, 2005



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BK0802PG02979

REQUESTED BY

Travelers Bank

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 AUG 12 AM 10:00

LINDA SLATER
RECORDER

\$ 17.00 PAID K2 DEPUTY