SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, the undersigned, BANK ONE, NA aka Banc One Financial Services, Inc, whose address is 725 N. Regional Rd. Greensboro, NC 27409, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Trustor(s): **DEBBI A EARLY, A SINGLE WOMAN**

Original Trustee: STEWART TITLE Original Beneficiary: MLSG, INC.

Loan Amount: \$48,000.00

Date of Deed of Trust: 05-02-2000 Page: 2958

Date Recorded: 05-12-2000

Book: 500

Instrument Number: 491904

Date Recorded 2: ___-_

Book 2:

Page 2:

Instrument #2:

Comments:

and recorded in the official records of DOUGLAS County, State of Nevada affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 10/18/02. BANK ONE, NA aka Banc One Financial Services, Inc

> Brenda Low Vice President

Assistant Secretary

State of NC

Cdurty of Guilford

On this date of 10/18/02, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Brenda Low and John Maxwell, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Secretary respectively of BANK ONE, NA aka Banc One Financial Services, Inc., and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation and that said coporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Antonia W. King

My Commission Expires: 12-21-2002

Antonia W. King Notary Public Rockingham County, NC

Document Prepared By: STEPHANIE MCKINNEY

When recorded return to:

BANK ONE

P O BOX 26966

GREENSBORO, NC 27419-6966

Project #: SBBANKONE 101

Loan #: 7645701710

Investor Loan #: 0014080972

PIN/Tax ID #: 1220-16-610-098

Property Address:

1343 S RIVERVIEW DR GARDNERVILLE, NV 89410

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

2002 OCT 29 AM 9: 22

LINDA SLATER RECORDER

LPAID & DEPUTY

0556108 BK 1002 PG 12597