

WHEN RECORDED MAIL TO:

✓ Colonial Bank  
2330 S. Virginia Street  
Reno, NV 89502  
Attn: Andrea Klink

APN # 01-100-50

**SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE**

WHEREAS, First American Title Company of Nevada named as Trustee under that certain Deed of Trust executed by M. Reza Kharrazi and Negar Kharrazi, husband and wife as joint tenants, Trustor(s), dated December 15, 1998, recorded on December 24, 1998 as Book No.1298, Page No.6060, Document No.0457302, Of Official Records of Douglas County, State of Nevada, and

WHEREAS, the undersigned is presently the Beneficiary thereunder and desires to appoint a new trustee;

NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and instead of First American Title Company of Nevada

WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been fully paid.

NOW THEREFORE, the undersigned as Substituted Trustee, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all interest of the Trustee under said Deed of Trust in the lands therein described.

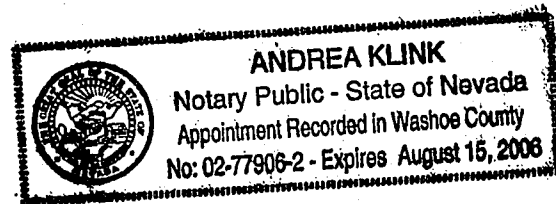
Dated: September 12, 2002

Colonial Bank fka Nevada Banking Company

By: *[Signature]*  
Laura E. McKinney  
Its: Sr. Vice President

STATE OF NEVADA  
COUNTY OF WASHOE

On this 8 day of November, 20 02,  
personally appeared before me, a notary public,  
Laura E. McKinney personally known to me or  
proved to me to be the person whose name  
subscribed to the above instrument who  
acknowledged that she executed the instrument.



*[Signature]*  
Notary Public

Loan # 11604133-01

Mail Tax Statements To:  
M. Reza Kharrazi  
Negar Kharrazi  
P.O. Box 26910  
Phoenix, AZ. 85068

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

2002 NOV 18 AM 11:12

LINDA SLATER  
RECORDER

\$ 17.00 PAID 12 DEPUTY

0558036  
BK 1102 PG 06927