

✓ WHEN RECORDED MAIL TO:

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

APN # 19-260-28

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

WHEREAS, Stewart Title of Douglas County named as Trustee under that certain Deed of Trust executed by Gerry F. Emm and Maxine C. Emm, husband and wife as joint tenants, Trustor(s), dated October 7, 1994, recorded on October 10, 1994 as Book No.1094, Page No.1619, Document No.348176, 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;

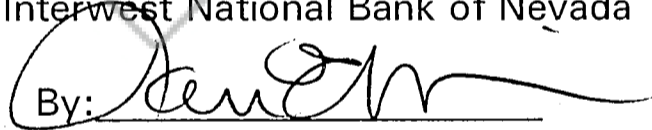
NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and instead of Stewart Title of Douglas County

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: November 22, 2002

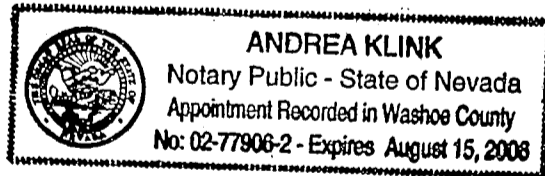
Colonial Bank fka Interwest National Bank of Nevada


By: 

Laura E. McKinney  
Its: Sr. Vice President

STATE OF NEVADA  
COUNTY OF WASHOE

On this 22 day of November, 2002, 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.



  
Notary Public

Loan # 02113000173-1

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

2002 DEC 10 PM 2: 09

LINDA SLATER  
RECORDER

\$ 17.00 PAID 2 DEPUTY

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