PARCEL# 140-26-412-033

SUBSTITUTION OF TRUSTEE AND DEED OF RECOVEYANCE

200 pt 8 pt 100 pt 100

FLEET NATIONAL BANK, the owner and holder of the Note secured by the Deed of Trust dated 16-JAN-01, made by NANCY J NANCE Trustor to, FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee, for the benefit of FLEET NATIONAL BANK as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of DOUGLAS County, Nevada in Book 0101 as INSTRUMENT No0507299*, hereby substitutes JAMES T SPALLONE as Trustee in lieu of the above named Trustee under said Deed Trust.

FLEET NATIONAL BANK, hereby accepts said appoint as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with provisions of said Deed of Trust does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLE THERETO, but without warranty, all the estate, title and interest now held by it under said Deed of Trust.

IN WITNESS WHEREOF said Owner and MICHAEL CARDON has caused this instrument to be executed by their duly authorized officer, this NOVEMBER 22, 2002.

FLEET NATIONAL BANK

MICHAEL C BRUNO Banking Officer

STATE OF NEW YORK COUNTY OF ONEIDA

On NOVEMBER 22, 2002 personally appeared before me, a Notary Public in and for said County and State, MICHAEL C. BRUNO -BANKING OFFICER OF FLEET NATIONAL BANK known to me to be the person described in and who executed the foregoing instrument, who acknowledge to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Public Trustee

RECORD AND RETURN TO: NANCY J NANCE 446 DEVAUX LN ZEPHYR COVE NV 89448

EVELYN CLARK Motary Public in the State of New York Appointed in Oneida County

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2003 JAN -2 PM 3: 06

LINDA SLATER RECORDER

\$ 17 PAID DEPUTY

0562654 BK 0 1 0 3 PG 0 0 2 7 3