APN 1320-32-118-001

When Recorded Mail To:

Bonnie J. Nuzum and Shirley Nuzum 4915 W. Pipper Drive Winnemucca NV 89423

Loan No. 99110001

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, BONNIE J. NUZUM, a widow, executed and delivered a Second Deed of Trust wherein WESTERN TITLE COMPANY, a Nevada Corporation, was named as Trustee for D.F. CAPITAL, L.P., A Nevada Limited Partnership, Beneficiary (ies), conveying real property situate in the County of Humboldt, Nevada, which Second Deed of Trust was dated November 4, 1999 and recorded on November 15, 1999, in Book 1199, page 2489, as Document No 04080655, Official Records, Douglas County, Nevada; and

WHEREAS, ROYCE MORTGAGE INVESTMENT FUND., L.P., fka D.F. CAPITAL, L.P., A Nevada Limited Partnership, is now the owner of the beneficial interest in said Deed of Trust and of the obligation secured thereby;

NOW, THEREFORE, notice is hereby given that ROYCE MORTGAGE INVESTMENT FUND L.P. does hereby appoint FIDELITY ESCROW AND COLLECTIONS INC., as Trustee under said Deed of Trust in place of WESTERN TITLE COMPANY, and its successors and assigns, is hereby vested with all title, interest, powers, duties and trusts vested in Trustee by virtue of said Deed of Trust.

FIDELITY ESCROW AND COLLECTIONS does hereby accept all title, interest, powers, duties and trusts of Trustee under said Deed of Trust pursuant to the appointment and substitution hereby made.

NOW, THEREFORE, FIDELITY ESCROW AND COLLECTIONS, as substituted trustee, do hereby reconvey without warrant, to the person or persons legally entitled thereto, the estate held by the Trustee, declaring that the indebtedness secured by said Deed of Trust has been paid in full.

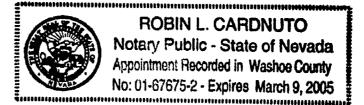
On San uggy 31, 2003, before me, Robin 1. Cardnate a Notary public, personally appeared Sold F. Robin and Staphen Wisen personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledge to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) or the entity upon of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Dated this 31 day of January

Notary's Signature

County of _WASHOE



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REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEYADA 2003 FEB -3 PM 12: 37 WERNER CHRISTEN
RECORDER

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