

16  
Assessor's/Tax ID No.: 1420-34-710-028  
Recording Requested By:  
American Release Corporation

When Recorded Return To:

✓ James Karjola  
Po Box 2112  
MINDEN, NV 89423-2112

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

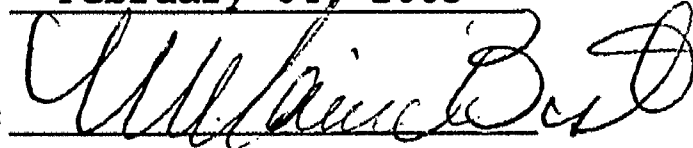


WAMU-VH #5006789662 "Karjola" Lender ID:282/657097926 Douglas, Nevada  
PNC BANK, N.A. is the Owner and Holder of the Note secured by the Deed of Trust dated 04/29/1993, made by JAMES M. KARJOLA AND DARLENE G KARJOLA HUSBAND AND WIFE, as Trustor, with WESTERN TITLE COMPANY as Trustee, for the benefit of COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS as Beneficiary, which said Deed of Trust was recorded on 04/30/1993 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 306056 Book 0493, Page 6159, wherein said Owner and Holder hereby substitutes AMERICAN RELEASE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1552 Jones Street, Minden, NV, 89423

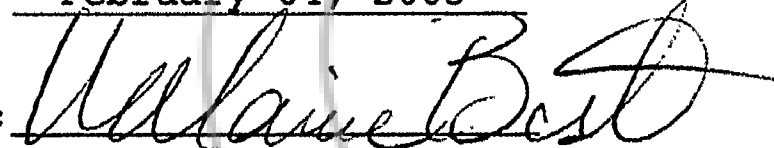
IN WITNESS WHEREOF, PNC BANK, N.A. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

PNC Bank, N.A.  
On February 04, 2003

By:   
MELANIE BEST, ASST. VICE PRESIDENT

AMERICAN RELEASE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By AMERICAN RELEASE CORPORATION as Trustee  
On February 04, 2003

By:   
MELANIE BEST, ASST. VICE PRESIDENT

STATE OF Missouri  
COUNTY OF Stone

ON February 04, 2003, before me, PEG WEBER, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Melanie Best, Asst. Vice President, 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 acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

  
PEG WEBER  
Notary Expires: 09/27/2005

PEG WEBER  
Notary Public - Notary Seal  
STATE OF MISSOURI  
Stone County  
My Commission Expires Sept. 27, 2005

(This area for notarial seal)

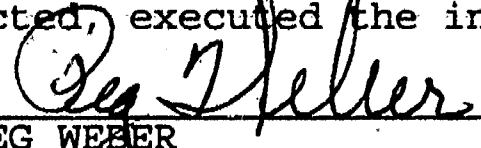
ABQ\*20030204-0007 NVDUGL DOUGLAS NV BAT: 18000 KXNVSBR1

0566738

BK0203PG03337

STATE OF Missouri  
COUNTY OF Stone

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STATE OF MISSOURI  
Stone County  
My Commission Expires Sept. 27, 2005

(This area for notarial seal)

ARC, P.O. Box 458, Kimberling City, Mo. 65686-9906, 417-739-9412  
ABQ\*20030204-0007 NVDOUGL DOUGLAS NV BAT: 18000/5006789662 KXNVSB1

*COPIED*

REQUESTED BY  
*Americas Release*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 FEB 11 AM 10:02

WERNER CHRISTEN  
RECORDER

\$18<sup>00</sup> PAID *KZ* DEPUTY

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