SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE, A.P.N

ASSESSOR PARCEL NUMBER: ---

ACCOUNT #: 81-1-8109307374

The Undersigned AMICUS FSB, Beneficiary(ies), in and under the provisions of that certain Deed of Trust executed by RICHARD ROBERT KOHLER & CONNIE CHRISTINE KOHLER, Trustors, to UNITED TITLE OF NEVADA, INC., as Trustee for AMICUS FSB, Beneficiaries, in the amount of \$135,149.44, dated 5-23-02, and recorded on 6-6-02 in the office of the Recorder of DOUGLAS County, State of NEVADA, in Book 602, Page 1348, Instrument # 0543922 of Official Records, do(es) in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of PNC BANK, NATIONAL ASSOCIATION in place and instead of UNITED TITLE OF NEVADA, INC., the present Trustee, and do(es) hereby vest in said substituted Trustee, all rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned, has been fully paid and/or satisfied.

NOW THEREFORE, PNC BANK, NATIONAL ASSOCIATION, as substituted Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands there described, situated in the County of DOUGLAS, State of NEVADA. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands. SEAL

Substituted Trustee.

PNC BANK, NATIONAL ASSOCIATION

J.MITCHELL **Substituted Trustee** Beneficiary, **AMICUS FSB**

G. BROWN Beneficiary

On this date, February 10, 2003, before me, LYNETTE A. GASPER, appeared G. BROWN, an Assistant Vice President of AMICUS FSB, 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(ies), and that by his/ her/their signature(s) on the instrument the person(s), of the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

SPACE BELOW FOR RECORDER'S USE ONLY

Notary Public

PROPERTY ADDRESS

MAIL TAX STATEMENTS TO

RICHARD ROBERT KOHLER & CONNIE

CHRISTINE KOHLER

813 AMADOR CIRCLE

CARSON CITY NV 897.05 Notarial Seal Lynette A. Gasper, Notary Public City of Pittsburgh, Allegheny County

RECORD & RETURN TO Commission Expires Oct. 4, 2004

L. Gasper, PrepareMember, Pennsylvania Association of Notaries **CLC Consumer Services CO**

2730 Liberty Avenue

Pittsburgh, PA 15222

SEAL

0567337 BK 0203 PG 06466 Legal Descriptions: All that certain property situated in the CITY OF CARSON CITY, in the County of DOUGLAS, and State of NEVADA, being described as follows: PARCEL 1420-18-111-010 and being more fully described in a deed dated 10/12/1999, and recorded 11/04/1999, among the land records of the county and state set forth above, in Deed Book 1199, page 0714.

**** LEGAL DESCRIPTION **** [ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS STATE OF NEVADA, BOUNDED AND DESCRIBED AS FOLLOWS:

LOT 20, IN BLOCK C, AS SET FORTH ON FINAL MAP NO. 1011-2A ENTITLED VALLEY VISTA ESTATES 2 PHASE 2A, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON DECEMBER 6, 1995, BOOK 1295, PAGE 786, DOCUMENT NO. 376388 OFFICIAL RECORDS.]

056733

REQUESTED BY PNCBank IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 FEB 18 AM 11: 29

WERNER CHRISTEN RECORDER

0543922 BK 0 6 0 2 PG 0 1 3 5 4 PHC Bank IN OFFICIAL RECORDS OF DOUGLAS COLNEYADA

2002 JUN -6 AM 10: 47

LINDA SLATER RECORDER

BK 0203PG06467