

RECORDING REQUESTED BY:  
Z Loan & Investment, LLC.  
P.O. Box 12459  
Zephyr Cove, NV 89448

When Recorded Mail Document To:  
Z Loan & Investment, LLC.  
P.O. Box 12459  
Zephyr Cove, NV 89448  
APN: 1319-09-602-028


SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Frank Durham, an unmarried man, was the original Trustor, TSI Title and Escrow, Inc., the original Trustee and Z Loan & Investment, LLC. a Nevada Limited Liability Company, the Beneficiary, under that certain Deed of Trust dated December 9, 2002 and recorded as Instrument No. 0560203 December 9, 2002 in Book 1202, Page 3849, of Official Records of the County of Douglas, State of Nevada, and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of TSI Title and Escrow, Inc. Now therefore, the undersigned hereby substitutes itself as Trustee under said Deed of Trust and Z Loan & Investment, LLC., as the substituted Trustee, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held thereunder.

Z Loan & Investment, LLC.

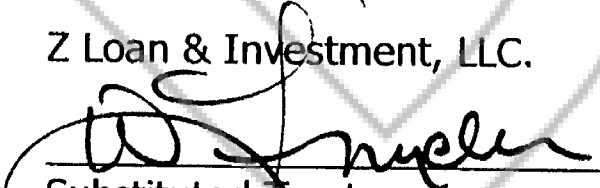
Dated: February 25, 2003

  
Beneficiary  
By: Wayne Snyder, Managing Member

STATE OF NEVADA )

Z Loan & Investment, LLC.

COUNTY OF DOUGLAS )

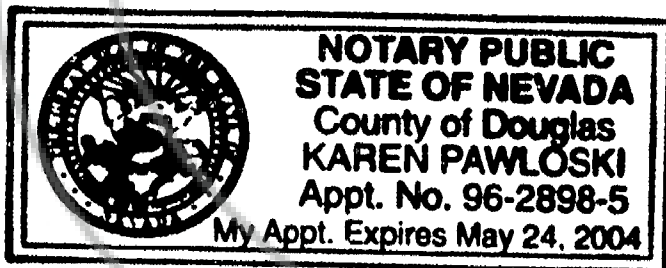
  
Substituted Trustee  
By: Wayne Snyder, Managing Member

On February 25, 2003 before me, Karen Pawloski, personally appeared Wayne Snyder, 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), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness by hand and official seal.

Signature Karen Pawloski

SUBSTITUTION OF TRUSTEE & FULL RECONVEYANCE



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BK 0203 PG 11948

COPY

REQUESTED BY  
**TSI TITLE & ESCROW**  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

2003 FEB 27 PM 3: 03

WENNER CHRISTEN  
RECORDER

3 / 18<sup>00</sup> PAID KJ DEPUTY

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BK 0203 PG 11949