

Assessor's/Tax ID No.: 05-242-660  
Recording Requested By:  
Bank of Oklahoma, N.A.

When Recorded Return To:

STEWART TITLE  
276 KINGSBURY GRADE  
STE 103  
STATE LINE, NV 89449-

*Escrow # 020200380*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Bank of Oklahoma, N.A. #:0001155017 "Achard" Lender ID:302/  
Escrow/Title:020200380 Douglas, Nevada

BANK OF OKLAHOMA, N.A. is the Owner and Holder of the Note secured by the Deed of Trust dated 01/08/1999, made by C. STEPHEN ACHARD AND RITA ACHARD, HUSBAND AND WIFE as Trustor, with STERLING CAPITAL MORTGAGE COMPANY as Trustee, for the benefit of STERLING CAPITAL MORTGAGE COMPANY as Beneficiary, which said Deed of Trust was recorded on 01/19/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 458978 Book 199, Page 3246, wherein said Owner and Holder hereby substitutes BANK OF OKLAHOMA, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 454 Center Street, Zephyr Cove, NV, 89448

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

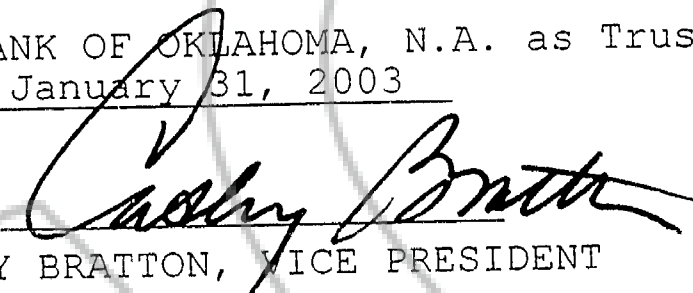
Bank of Oklahoma, N.A.  
On January 31, 2003

By:   
BJ HUGHES, ASST. VICE PRESIDENT



BANK OF OKLAHOMA, N.A. 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.

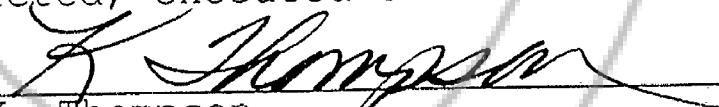
By BANK OF OKLAHOMA, N.A. as Trustee  
On January 31, 2003

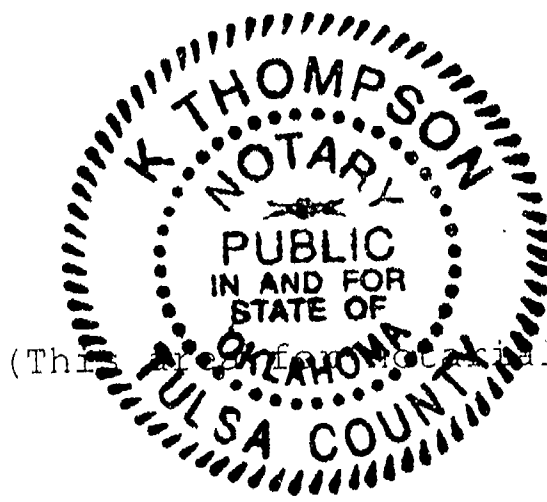
By:   
CATHY BRATTON, VICE PRESIDENT



STATE OF Oklahoma  
COUNTY OF Tulsa

ON January 31, 2003, before me, K. Thompson, a Notary Public in and for the County of Tulsa County, State of Oklahoma, personally appeared BJ HUGHES, 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.


  
K. Thompson  
Notary Expires: 12/13/2004 #00018822

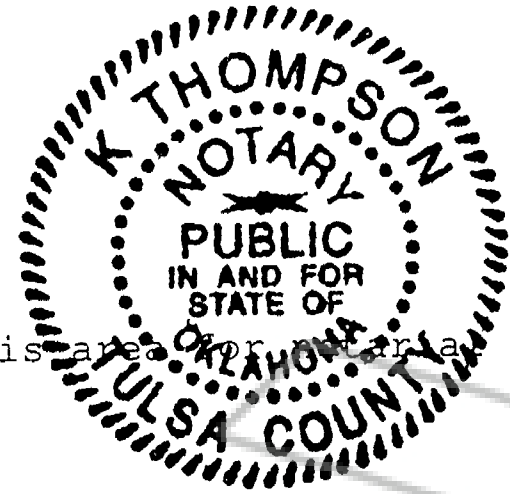


(This is a notary seal)

STATE OF Oklahoma  
COUNTY OF Tulsa

ON January 31, 2003, before me, K. Thompson, a Notary Public in and for the County of Tulsa County, State of Oklahoma, personally appeared Cathy Bratton, 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.

  
K. Thompson  
Notary Expires: 12/13/2004 #00018822



(This area for notary seal)

BOK PO Box 35688 Tulsa, OK 74153 800-947-7061  
CJS-20020910-0009 NVDOUGL DOUGLAS NV BAT: 4079/0001155017 KXNVSB1

**COOPER**

REQUESTED BY  
**Stewart Title of Douglas County**

IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

2003 FEB 28 AM 11:26

WALTER CHRISTENSEN  
RECORDER

\$ 18.00 PAID K2 DEPUTY

0568478  
BK0203PG12449