APN # 1220-16-110-002

WHEN RECORDED MAIL TO: Colonial Bank 2330 S. Virginia Street Reno, NV 89502 Attn: Andrea Klink

MAIL TAX STATEMENTS TO: Ronald Z. & Tanya Sayed 1209 Pleasantview Dr. Gardnerville, NV. 89410

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Stewart Title of Douglas County named as Trustee under that certain Deed of Trust executed by Ronald Z. Sayed and Tanya Sayed, Trustor(s), dated June 20, 2002, recorded on June 24, 2002 as Book No.0602, Page No.07534, Document No.0545408, Of Official Records of Douglas County, State of Nevada, and

WHEREAS, the undersigned is presently the Beneficiary thereunder and desires to appoint a new trustee;

NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and instead of Stewart Title of Douglas County

WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been fully paid.

NOW THEREFORE, the undersigned as Substituted Trustee, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all interest of the Trustee under said Deed of Trust in the lands therein described.

Dated: April 11, 2003

Colonial Bank

Laura E. McKinney
Its: Sr. Vice President

STATE OF NEVADA COUNTY OF WASHOE

Notary Public

Loan # 8035221400-1

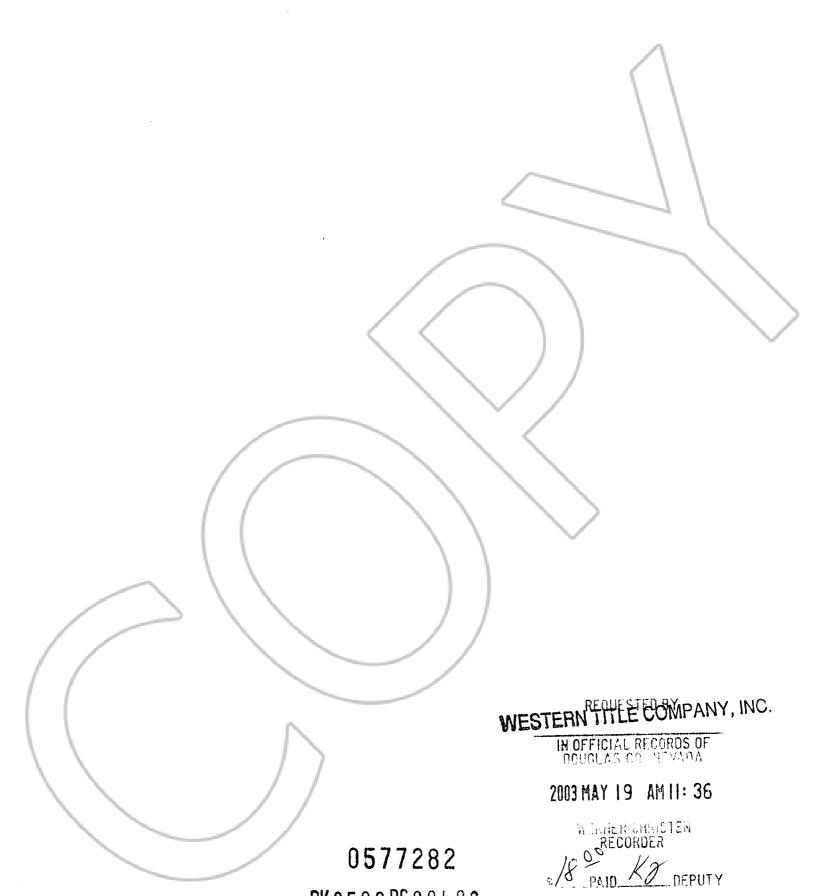
ANDREA KLINK

Notary Public - State of Mevada

Appointment Recorded in Washos County

No: 02-77906-2 - Expires August 15, 2006

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BK 0503PG 09408