RECORDING REQUESTED BY Mortgage Service Center

WHEN RECORDED, MAIL TO: Carl F Smith Pamela G Smith 1161 Chaparral Court

NV 89423

ML NO. 375564-2 Payoff Date: 04-10-03

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

The undersigned, present Beneficiary under that certain Deed of Trust executed by CARL F. SMITH AND PAMELA G. SMITH, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, & NOT AS TENANTS IN COMMON As Trustor to FIRST AMERICAN TITLE CO. OF NEVADA, A NEVADA CORPORATION As original Trustee and recorded on JAN.26, 2001 as Instrument No. 0507618, Book No. 0101, Page No. 4771 of Official Records of DOUGLAS County, NEVADA, HEREBY APPOINTS AND SUBSTITUTES THE UNDERSIGNED as the new and substituted Trustee thereunder in accordance with the terms and provisions contained therein, whose address is 1450 Treat Blvd., Walnut Creek, CA 94596 and as such duly appointed and substituted Trustee thereunder, the undersigned DOES HEREBY RECONVEY To the person or persons legally entitled thereto, without warranty all the estate, title and interest acquired by the original Trustee and by the undersigned as the said substituted Trustee under said Deed of Trust. Wherever the text of this document so requires, the singular includes the plural.

DATED:

APR 17 2003

BANK OF THE WEST, BY FIRST HAWAIIAN BANK, ITS ATTORNEY IN FACT

My reut Mortgage Sep CARLA ce Center AZAWA SS.

STATE OF Hawaii

COUNTY OF Honolulu

APR 1 7 2003

before me, Marjorie Bench

Carl H. Yazawa personally appeared 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 my hand and official seal

Signature

My commission Expires

PO085/MLB

REGUESTED BY

SEAL

FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF DOUGLAS OF MEYADA

2003 MAY 20 PM 12: 23

WERNER CHRISTEN RECORDER

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BK 0503 PG 10618