

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

When Recorded Return To:

FIRST AMERICAN TITLE
1213 S CARSON ST
CARSON CITY, NV 89701-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

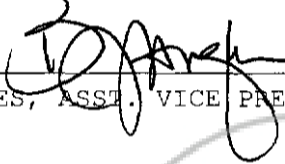
Bank of Oklahoma, N.A. #0001155010 "McGaffin" Lender ID:302/
Escrow/Title:131-2051606 Douglas, Nevada

BANK OF OKLAHOMA, N.A. is the Owner and Holder of the Note secured by the Deed of Trust dated 01/29/1999, made by PATRICIA M. MCGAFFIN, AN UNMARRIED WOMAN as Trustor, with STERLING CAPITAL MORTGAGE COMPANY as Trustee, for the benefit of STERLING CAPITAL MORTGAGE COMPANY, A TEXAS CORPORATION as Beneficiary, which said Deed of Trust was recorded on 01/29/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 459948 Book 199, Page 6092, 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: 875 Meadow Vista Drive, Carson City, NV, 89705

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 February 19, 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.

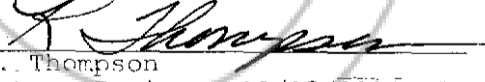
By BANK OF OKLAHOMA, N.A. as Trustee
On February 19, 2003

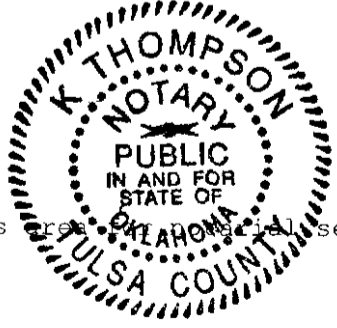
By: 
CATHY BRATTON, VICE PRESIDENT



STATE OF Oklahoma
COUNTY OF Tulsa

ON February 19, 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.

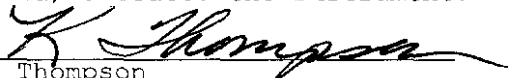

K. Thompson
Notary Expires: 12/13/2004 #00018822

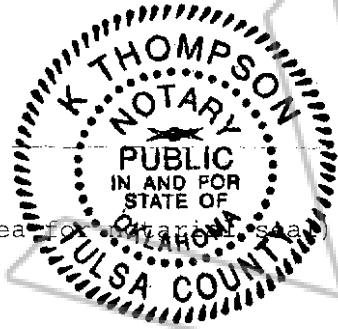


(This area contains notary seal)

STATE OF Oklahoma
COUNTY OF Tulsa

ON February 19, 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



BOK PO Box 35688 Tulsa, OK 74153 800-947-7061
CJS-20030219-0003 NVDOUGL DOUGLAS NV BAT: 4471/0001155010 KXNVSBRT

(This area is for recording only)

COOPER

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 JUN 30 PM 12: 14

WERNER CHRISTEN
RECORDER

PAID 18.00 DEPUTY K2

0581966
BK0603PG16818