

Recording Requested By:
City National Bank
225 Broadway, 5th Floor
San Diego, CA 92101

After Recording Mail To:
Western Title Company, Inc.
1626 Highway 395
Minden, NV 89423

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 OCT -7 AM 9: 36

WERNER CHRISTEN
RECORDER

\$ 17.00 PAID KJ DEPUTY

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

The undersigned, City National Bank, Trustee FBO Karen Kurtzman IRA A/C 975222019, present Beneficiary, as the owner and holder of the Note secured by Deed of Trust dated February _____, 2002, made by Jeffrey Anderson and Cindy Anderson, Husband and Wife, as Trustor, to Western Title Company, Inc., as original Trustee for City National Bank, Trustee FBO Karen Kurtzman IRA A/C 975222019 as Beneficiary, which Deed of Trust was recorded February _____, 2002, as Document No. _____, Official Records of Douglas County, Nevada, hereby appoints and substitutes City National Bank Trustee FBO Karen Kurtzman IRA A/C 975222019 as Trustee in lieu of the Trustee therein.

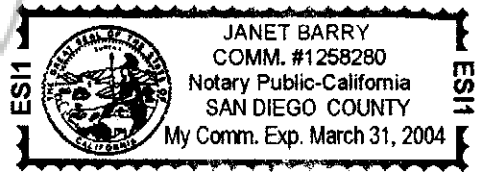
As such duly appointed and substituted Trustee, City National Bank, Trustee FBO Karen Kurtzman IRA A/C 975222019 hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL the estate, title, and interest now held by said trustee under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder so named, and City National Bank, Trustee FBO Karen Kurtzman IRA A/C 975222019, as successor Trustee, has caused this instrument to be executed, each in its respective interest.

Date: 09/11/2003

City National Bank, Trustee FBO Karen Kurtzman IRA A/C 975222019

By: [Signature]
Nate Kicklighter, Vice President



STATE OF CALIFORNIA}
COUNTY OF SAN DIEGO} ss

On 9-11, 2003, before me, Janet Barry, a Notary Public, personally appeared NATE KICKLIGHTER, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that his signature on the instrument the person(s) or entity upon behalf of which the person(s) acted, executed the instrument.

Given under my hand and official seal of office this 11th day of September, 2003.

[Signature]
Notary Public

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