

REQUESTED BY
Stewart Title of Douglas County

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

APN # 07-180-31

2004 MAR -5 AM 11:05

WHEN RECORDED MAIL TO:

Colonial Bank
2330 S. Virginia Street
Reno, NV 89502

Attn: Andrea Klink
030202998

MAIL TAX STATEMENTS TO:

Michael Horvath
110 Daggett Way
Stateline, NV. 89449

WERNER CHRISTEN
RECORDER

\$ 174 PAID DEPUTY

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, First American Title Company of Nevada named as Trustee under that certain Deed of Trust executed by Michael Horvath, a single man, Trustor(s), dated August 22, 1997, recorded on August 27, 1997 as Book No.0897, Page No.5010, Document No.0420330, 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;

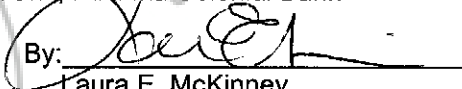
NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and instead of First American Title Company of Nevada

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.

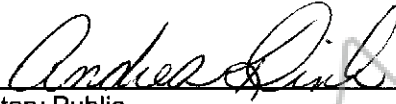
Dated: December 10, 2003

Colonial Bank, N.A. fka Colonial Bank

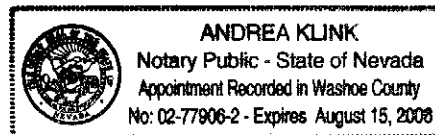
By: 
Laura E. McKinney
Its: Sr. Vice President

STATE OF NEVADA
COUNTY OF WASHOE

On this 24 day of February, 2004, personally appeared before me, a notary public, Laura E. McKinney personally known to me or proved to me to be the person whose name subscribed to the above instrument who acknowledged that she executed the instrument.


Notary Public

Loan # 10014012-01



0606469

BK 0304 PG 02704