REQUESTED SY

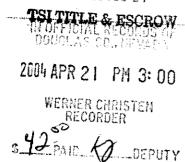
APN 1318-23-710-047

WHEN RECORDED MAIL TO:

Colonial Bank 2330 S. Virginia Street

Reno, NV 89502 Attn: Sandy Van Dover

APN # 07-253-02 (0-0)



SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Western Title Company, Inc. named as Trustee under that certain Deed of Trust executed by F. William Backer, aka Bill Backer, not personally but as Trustee on behalf of F. William Backer Revocable Trust dated August 7, 1998, Trustor(s), dated November 20, 2000, recorded on December 4, 2000 as Book No.1200, Page No.0668, Document No.0504427, 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 Western Title Company, Inc

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: May 29, 2002

Colonial Bank fka First security Bank

Laura E. McKinney Its: Sr. Vice President

STATE OF NEVADA COUNTY OF WASHOE

On this 19th day of 100, 200, 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.

REBECCA L. CUMMINGS
Notary Public - State of Nevada
Appointment Recorded in Washoe County
No: 99-51982-2 - Expires FEB. 10, 2003

Notary Public

Loan # 10015028-1