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REQUESTED BY
Colonial Bank
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

APN # 1420-27-312-007

2004 APR 29 PM 3:08

WHEN RECORDED MAIL TO:
Colonial Bank
2330 S. Virginia Street
Reno, NV 89502
Attn: Andrea Klink

WERNER CHRISTEN
RECORDER

\$ 17.00 PAID AK DEPUTY

MAIL TAX STATEMENTS TO:
James & Kimberly Gray
2967 Del Rio Lane
Minden, NV. 89423

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Stewart Title of Carson City named as Trustee under that certain Deed of Trust executed by James R. Gray, Jr. and Kimberly Gray, husband and wife as joint tenants with right of survivorship, Trustor(s), dated May 15, 2003, recorded on May 15, 2003 as Book No.0577010, Page No.07973, Document No.0503, 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 Stewart Title of Carson City

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: February 2, 2004

Colonial Bank, N.A. fka Colonial Bank

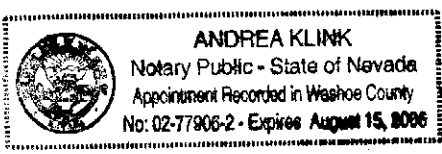
By: *[Signature]*
Laura E. McKinney
Its: Sr. Vice President

STATE OF NEVADA
COUNTY OF WASHOE

On this 12 day of April, 20 04, 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.

[Signature]
Notary Public

Loan # 8032932868-01



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BK0404PG14882