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PARCEL# 1420-33-312-064

SUBSTITUTION OF TRUSTEE AND DEED OF RECOVEYANCE

FLEET NATIONAL BANK, the owner and holder of the Note secured by the Deed of Trust dated FEBRUARY 6, 2003, made by JEFFREY B HERMAN AND PAMALYN HERMAN Trustor to, FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee, for the benefit of FLEET NATIONAL BANK as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of DOUGLAS County, Nevada in Book 0303 as INSTRUMENT No 3399 hereby substitutes RONALD L BILODEAU as Trustee in lieu of the above named Trustee under said Deed Trust.

FLEET NATIONAL BANK , hereby accepts said appoint as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with provisions of said Deed of Trust does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLE THERETO, but without warranty, all the estate, title and interest now held by it under said Deed of Trust.

IN WITNESS WHEREOF said Owner and RONALD L BILODEAU has caused this instrument to be executed by their duly authorized officer, this JUNE 7, 2004.

SEAL

FLEET NATIONAL BANK

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RONALD L BILODEAU
Banking Officer

STATE OF NEW YORK

COUNTY OF ONEIDA

On JUNE 7, 2004 personally appeared before me, a Notary Public in and for said County and State, RONALD L BILODEAU -BANKING OFFICER OF FLEET NATIONAL BANK known to me to be the person described in and who executed the foregoing instrument, who acknowledge to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

_____
Public Trustee

DEBRA PASCH
Notary Public in the State Of New York
Appointed in Oneida County
My Commission Expires _____ 2 2005

RECORD AND RETURN TO:
JEFFREY B HERMAN
1307 WRANGLER CIRCLE
MINDEN, NV 89423-8871
RETURN TAX STATEMENT TO:
REFERENCE#213-03JUN04

JEFFREY B HERMAN
1307 WRANGLER CIRCLE
MINDEN, NV 89423-8871

SEAL

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