APN 1320-33-310-024

WHEN RECORDED MAIL TO: ROWE & HALES, LLP JAMES R. HALES, ESQ. P.O. Box 2080 Minden, NV 89423 DOC # 0641233 04/08/2005 12:58 PM Deputy: BO OFFICIAL RECORD Requested By: ROWE & HALES

Douglas County - NV Werner Christen - Recorder

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18.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Rowe & Hales, LLP is the Beneficiary under that certain Deed of Trust recorded July 9, 2003, wherein CELINE ANN PANIAGUA, is Trustor, and Western Title Company of Minden, Nevada was the original Trustee; and

WHEREAS, said Deed of Trust was recorded on July 9, 2003, in the Official Records of Douglas County, State of Nevada, in Book 0703, at Page 33263, as Document No. 0582705, reference is made to said Deed of Trust for a description of the premises;

NOW THEREFORE, the undersigned, on behalf of Rowe & Hales, LLP, does hereby appoint and substitute JAMES R. HALES as Substitute Trustee under said Deed of Trust in the place and stead of Western Title Company of Minden, Nevada;

JAMES R. HALES, Substitute Trustee under the Deed of Trust executed by CELINE ANN PANIAGUA has been duly requested to Quitclaim and reconvey the property;

NOW, THEREFORE, IN CONSIDERATION of said request and payment of the obligation secured thereby, JAMES R. HALES, as Substitute Trustee DOES HEREBY QUITCLAIM AND

RECONVEY without warranty, to the person or persons legally entitled thereto, the estate now held pursuant to the Deed of Trust recorded July 9, 2003, in the Official Records of Douglas County, State of Nevada, in Book 0703, Page 03262, as Document No. 0582705.

Dated this _____day of April, 2005.

ROWE & HALES, LLP

James R. Hales, Partner

James R. Hales Substitute Trustee

STATE OF NEVADA

COUNTY OF DOUGLAS

This instrument was acknowledged before me on April Z, 2005 by James R. Hales, as partner of Rowe & Hales, LLP, a Nevada limited liability partnership.

NOTARY PUBLIC

STATE OF NEVADA

COUNTY OF DOUGLAS

) ss.

Substitute Trustee.

STATE OF NEVADA County of Douglas

NOTARY PUBLIC STATE OF NEVADA County of Douglas

SONYA M. HENNING

My Appointment Expires January 31, 2008

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