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APN # 05-191-12

WHEN RECORDED MAIL TO:
Colonial Bank *VPO Box 26539*
4670 S. Fort Apache, Suite 250 *LAS VEGAS NV*
Las Vegas, NV. 89147 *89195-2814*
Attn: Cheryl Medland

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 1 Fee: 17.00
BK-0405 PG- 5855 RPTT: 0.00



MAIL TAX STATEMENTS TO:
Ronald & Carole Michelsen
215 Artesia Rd.
Wellington, NV. 89444

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Stewart Title named as Trustee under that certain Deed of Trust executed by Ronald J Michelsen and Carole A Michelsen, Trustor(s), dated March 26, 2002, recorded on March 28, 2002 as Book No.0302, Page No.10735-10740, Document No.0538201, 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

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: January 27, 2005

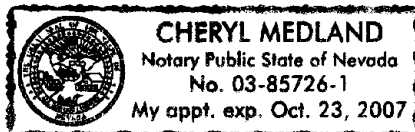
Colonial Bank, N.A., f/k/a Colonial Bank

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

STATE OF NEVADA
COUNTY OF CLARK

On this 27 day of January, 2005, 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 # 8033855878-01