WHEN RECORDED MAIL TO: Colonial Bank 4670 So. Fort Apache, Suite 250 Las Vegas, NV. 89147 Attn: Alison Rodriguez DOC # 0649540 07/13/2005 12:50 PM Deputy: KLJ OFFICIAL RECORD Requested By: FIRST AMERICAN TITLE COMPANY

Douglas County - NV Werner Christen - Recorder

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K-0705 PG-6018 RPTT: 0.00

17.00

SUBSTITUTION OF TRUSTEE AND DEED OF PARTIAL RECONVEYANCE

WHEREAS, TSI Title and Escrow Inc., named as Trustee under that certain Deed of Trust executed by Carolyn F. Romansky, Trustor(s), dated September 1, 2002, recorded on September 19, 2002, as Book No.0902, Page No.05906, Document No. 0552453, 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 TSI Title and Escrow Inc.

NOW THEREFORE, the undersigned as Substituted Trustee, promises and agrees to hold you harmless from any claim or damage by reason of your release and reconveyance of the following described property situate in the County of Douglas, State of Nevada, which you are hereby directed and ordered to release and reconvey, without warranty, to "the person or persons legally entitled thereto," to wit:

453 McFaul Way Unit 15, Zephyr Cove, Nevada 89448 only

Dated: June 24, 2005

Colonial Bank

Laura E. McKinney Its:Sr. Vice President

STATE OF NEVADA COUNTY OF CLARK

On this 24 day of, June, 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 (s)he executed the instrument.

Notary Public

ALISON RODRIGUEZ Notary Public State of Nevada No. 05-96508-1 My appt. exp. Apr. 28, 2009

My commission expires:

Loan # 8031318424-01