

Douglas County - NV
Werner Christen - Recorder
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BK-0705 PG-11858 RPTT: 0.00



90994526

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CC LN. 0553220856

WHEREAS,

Alan Ben Porat and Lisa K Gutman was/were the original Trustor(s), WESTERN TITLE COMPANY Trustee(s), and SKYLINE FINANCIAL CORP. Beneficiary, under that certain Deed of Trust dated 11/12/03 and recorded on 12/09/03 as Document No. 0599058 in Book 1203, Page 03832,

Official Records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of WESTERN TITLE COMPANY, now and therefore, the undersigned, hereby substitutes themselves as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

DATED: July 11, 2005

CHEVY CHASE BANK, F.S.B.

NAME: VICKI L PARRY
TITLE: VICE PRESIDENT

State of Maryland
County of MONTGOMERY

On July 11, 2005, before me, ALICE LIU, personally appeared VICKI L PARRY, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and by that authorized signature on the instrument, the person or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



NOTARY PUBLIC: ALICE LIU
MY COMMISSION EXPIRES: 01/01/07

RE073/RA5