When recorded mail to:

0663495 12/16/2005 09:44 AM Deputy: BC OFFICIAL RECORD Requested By: FIRST REPUBLIC BANK

> Douglas County - NV Werner Christen - Recorder

0f2 18.00 BK-1205 PG- 7235 RPTT:

0.00

THOMAS H TORNA OR NANCY T TORNGA PO BOX 965 ZEPHYR COVE, NV 89448

LOAN #: 22-065365-9

.______ for recorders use

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

The undersigned FIRST REPUBLIC BANK in and under the provisions of that certain Deed of Trust executed by THOMAS H. TORNGA AND NANCY T. TORNGA, TRUSTEES OF THE TORNGA 1998 TRUST, DATED SEPTEMBER 11, 1998 Trustor/s, to FIDELITY NATIONAL TITLE INSURANCE COMPANY Trustee for FIRST REPUBLIC BANK Beneficiary, dated JULY 10, 2003, and recorded on JULY 22, 2003, in the office of the Recorder of DOUGLAS COUNTY, STATE OF NEVADA, Instrument # 0584005, Book 0703, Page 09960, of Official Records, do(es) in accordance with the provisions of said Deed of Trust, hereby gives notice of the Substitution and Appointment of FIRST REPUBLIC BANK, in place and instead of FIDELITY NATIONAL TITLE INSURANCE COMPANY as the Trustee above named, and do(es) hereby vest in said substituted Trustee,

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied.

all the rights, title, estate, power, duty and trusts conferred by

said Deed of Trust upon the Trustee therein named.

NOW THEREFORE, FIRST REPUBLIC BANK as substituted, Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the County of DOUGLAS, State of NEVADA. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

Dated: December 1, 2005

FIRST REPUBLIC BANK

Beneficiary & Substituted Trustee

ARNOLD VEEK

ASSISTANT MANAGER - LOAN SERVICING

CERTIFICATE OF ACKNOWLEDGMENT: STATE OF CALIFORNIA) COUNTY OF SAN FRANCISCO)

On 12/1/05 before me, RONALD CORLEY, personally appeared ARNOLD VEEK, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature



BK- 1205 PG- 7236 12/16/2005