MERS MIN # n/a
MERS Telephone No. (888) 679-6377
Record & Return To:
Warner Kerns
P.O. Box 5657
Pahrump, NV 89041
Mtg# 0456584 sw PIF: 9-19-01 Mortgagor: Kerns

Substitution of Trustee and Full Reconveyance

Reference:

Deed of trust

Recorded 4-10-95 and rerecorded 9-12-95

Instrument no 379619 and re-recorded instrument number 395318 book n/a page n/a

Official records of Nye County

Trustor Warner Kerns, An Unmarried Man, and Sherry Switzer, An Unmarried Woman

Trustee Lawyers Title of Nevada

Beneficiary North American Mortgage Company

Dated 9-6-95 affecting land situated in the County of Nye State of Nevada described as follows: as described in said Deed of Trust

Substitution of Trustee

Whereas, the undersigned North American Mortgage Company being the owner and holder of the Note or Notes or other security agreements, secured by the Deed of Trust herein above described.

And whereas, the undersigned North American Mortgage Company being the present Beneficiary under said Deed of Trust and acknowledges that all sums and obligations secured by said Deed of Trust have been fully paid or satisfied,

And whereas, the Beneficiary desires to substitute a new Trustee under said Deed of Trust, in the place or stead of Lawyers Title of Nevada

Now therefore, the undersigned hereby substitutes North American Mortgage Company, whose address is 231 East Ave, Suite 200, Albion, NY 14411, as Trustee under said Deed of Trust, and further instructs said Trustee to reconvey the estate now held under said Deed of Trust, to the person or persons legally entitled thereto.

Full Reconveyance

North American Mortgage Company, as substituted Trustee under the herein above described Deed of Trust, having received from the holder of the obligations a written request to reconvey, hereby reconveys, without warranty to the person or persons legally entitled thereto, the estate now held by said Trustee thereunder.

Dated September 25, 2001

State of New York County of Orleans

On September 25, 2001 before me, the undersigned, personally appeared David J. Adams known to me (oil proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) acted executed the instrument.

Witness my hand and official seal

Signature

SANDRA L. DANIELS
Notary Public, State of New York
No. 01DA508389
Qualified Norleans County
Completed Strates Measures 47 A

North American Morriage Company

David J. Adams, Vice President

FILED FOR RECORDING AT THE REQUEST OF STEWART TITLE SECURITY RECORDED DEPTING SECURITY RECORDED