Loan No.: 131218-0

Prepared by: RENETTA SKIBICKI Household Financial Services 577 Lamont Road

Elmhurst, IL 60126

## STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS.

Original Trustor is: DONALD J RALSTON

A SURVIVING JOINT TENANT

Original Trustee is:

BENEFICIAL MANAGEMENT CORP OF AMERICA

Original Beneficiary is:

BENEFICIAL MORTGHAGE CO OF NEVEDA

Recorded in DOUGLAS, Nevada as

Document No., in Volume, Page, Deed of Trust Date:

D#0418280, B#0797, P#5168-72, 7/25/97

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of BENEFICIAL MANAGEMENT CORP OF AMERICA Now, therefore, the undersigned hereby substitutes itself 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 it thereunder. Dated: August 16, 1999

BENEFICIAL MORTGAGE CO OF NEVADA

SEAL

State of Illinois

**M**AMES GILBERT, Asst.

County of Dupage

On August 16, 1999 before me, the undersigned, a Notary Public in and for said State, personally appeared JAMES GILBERT, personally known to me or proven to me on the basis of satisfactory evidence to be the Asst. Vice President of BENEFICIAL MORTGAGE CO OF NEVADA, a United States Corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this August OFFICIAL 999AL"

ANDRELL T. HOLLOWAY

OFFICIAL SE

Vice President

Votary Public, State of Illinois

Notary Public/Commission Experies 6-19-2001 When recorded, please return to: Donald'J Ralston

"OFFICIAL SEAL" ANDRELL T. HOLLOWAY Notary Public, State of Illino:s My Commission Expires 6-19-2001

946 Como Ct

Gardnerville

NV 89410

NV605/RXS

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