

97051341  
LOAN NO. : 9808880-TA

ROBERT KROUSS

215 SUGAR PINE CIRRCLE  
ZEPHYR COVE, NV 89448

Prepared by: M HUGHES  
House Finance Corporation  
577 Lamont Road  
Elmhurst, IL 60126

STATE OF NEVADA  
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,  
Original Trustor is: ROBERT KROUSS  
Original Trustee is:  
Original Beneficiary is: TRANSAMERICA FINANCIAL SERVICES INC  
Recorded in DOUGLAS, Nevada as  
Document No. <sup>397650</sup> in Volume <sup>996</sup> NA, Page: <sup>5831</sup> NA Deed of Trust Date : 09/30/1996

PARCEL # 03-173-06

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of  
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.

DATE: 11/16/1999

TRANSAMERICA FINANCIAL SERVICES INC

*Cher Robinson*  
CHER ROBINSON, Assistant Secretary

State of Illinois  
County of COOK

On before me, the undersigned, a Notary Public in and for said State, personally appeared , personally known to me or proven to me on the basis of satisfactory evidence to be the Asst. Vice President of TRANSAMERICA FINANCIAL SERVICES INC, 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 11/16/1999.

*Kim Wynn*  
Notary Public / Commission Expires: 01/12/2003

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"OFFICIAL SEAL"  
KIMYATTA WYNN  
Notary Public, State of Illinois  
My Commission Expires 1/13/03  
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REQUESTED BY  
**STEWART TITLE of DOUGLAS COUNTY**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

TRANSAMERICA FINANCIAL  
SERVICES INC

2000 JAN 18 AM 10: 07

LINDA SLATER  
RECORDER  
\$10<sup>00</sup> PAID *KJ* DEPUTY

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SEAL