

Loan No.: 120992-3

Prepared by:
Household Financial Services
577 Lamont Road
Elmhurst, IL 60126

STATE OF NEVADA
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,
Original Trustor is: CHARLES T. ROSS & JENNIFER L. ROSS, H/W

Original Trustee is:
BENEFICIAL MANAGEMENT CORPORATION OF AMERICA

Original Beneficiary is:
BENEFICIAL MORTGAGE CO. OF NEVADA

Recorded in DOUGLAS, Nevada as
Document No., in Volume, Page, Deed of Trust Date:
DOC#0406463/ BK 0297/PG 1343/ MTG DT 02-06-97

LEGAL DESCRIPTION.....SEE ATTACHMENT "A" MADE A PART HEREOF

WHEREAS, the undersigned Beneficiary desires to substitute a new
Trustee under said Deed of Trust in place and stead of
BENEFICIAL MANAGEMENT CORPORATION 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: March 08, 2000

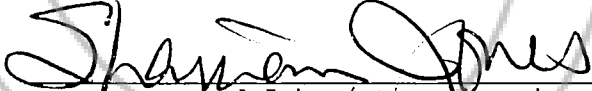
BENEFICIAL MORTGAGE CO. OF NEVADA


MARY WILLIAMS, Asst. Vice President

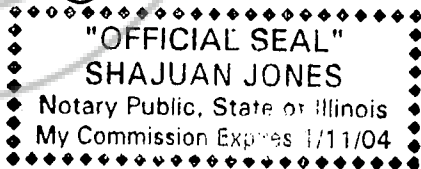
SEAL

State of Illinois)
County of Dupage)

On March 08, 2000 before me, the undersigned, a Notary Public in and for
said State, personally appeared MARY WILLIAMS, 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 March 08, 2000.


Notary Public/Commission Expires:
When recorded, please return to:

Charles Ross
Jennifer Ross
3489 Zurich Ct
Carson City NV 89705



NV505/S2J

0495543

BK0700PG1280

Loan No.: 120992-3

ATTACHMENT "A"
LEGAL DESCRIPTION

ALL THAT CERTAIN REAL PROPERTY SITUATED IN DOUGLAS
COUNTY, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT
42, OF ALPINE VIEW ESTATES NO. 2 ACCORDING TO THE
MAP THEREOF FILED IN THE OFFICE OF THE COUNTY RECORDER
OF DOUGLAS COUNTY NEVADA, RECORDED ON NOVEMBER 1, 1972
AS FILE NO. 62567

LG501

S2J

0495543

BK0700PG1281

REQUESTED BY
Household Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JUL 11 AM 10:33

LINDA SLATER
RECORDER

\$11⁰⁰ PAID *K2* DEPUTY