APN: 05-193-33

RECORD & RETURN TO

Court Explorers, Inc 300 Rector Place New York, NY 10280 0000526

NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GREENWICH CAPITAL FINANCIAL PRODUCTS, INC., the undersigned beneficiary, under the Deed of Trust described below, hereby appoints Arthur J. Castner, whose address is 1675 Palm Beach Lakes Blvd., The Forum, West Palm Beach, FL 33401, as successor Trustee under that certain Deed of Trust.

Original Beneficiary:

POLARIS MORTGAGE ASSOCIATES, A DIVISION OF PROVIDENT FUNDING

ASSOCIATES, L.P., A CALIFORNIA LIMITED PARTNERSHIP

Original Trustor:

TODD J. SCHWARTZ AND SHERYL A. SCHWARTZ DOUGLAS County, NEVADA on APRIL 30, 1998.

Recorded in Instrument #

438567

Book 0498

Page 6092-6105

Date of Deed of Trust APRIL 16, 1998

Original Trustee

FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA

CORPORATION

NOW THEREFORE, Arthur J. Castner, who is the Substitute Trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, hereby reconveys, releases, and discharges the deed of trust and authorizes and instructsthe clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: MAY 16, 2000.

GREENWICH CAPITAL FINANCIAL PRODUCTS, INC.

BY ITS Attorney-in-Fact

OCWEN FEDERAL BANK FSB

Name: Robert Smith

Title: Servicing Officer

State of Florida, County of Palm Beach

SUBSTITUTE AT RUSTEE

Name: Arthur J. Castner Title: Substitute Trustee

On MAY 16, 2000 before me Robert Smith, a Servicing Officer of Ocwen Federal Bank FSB Attorney-in-Fact for GREENWICH CAPITAL FINANCIAL PRODUCTS, INC., and Arthur J. Castner,

the Substitute Trustee personally appeared, and both being personally known to me to be the person(s) whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their respective authorized capacities as Servicing Officer and Substitute Trustee, and that by their signatures on the instrument, the entity upon behalf of which the persons acted, executed the instrument.

FOR RECORDER'S USE ONLY

Notary

LINDA KASIM

My Comm. CC726251 Expires March 17, 2002

PREPARED BY: JOHNDRE JENNINGS OCWEN FEDERAL BANK FSB 1665 Palm Beach Lakes Blvd. West Palm Beach, Florida 33401

Loan Number: 9602806

0495744

BK0700PG1890

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 JUL 14 AM 11: 23

LINDA SLATER RECORDER

\$1000 PAID 12 DEPUTY