

Recording Requested By:  
EMC Mortgage Corporation

When Recorded Return To:

EMC MORTGAGE CORPORATION  
ATTN: PAYOFF DEPT  
PO BOX 141358  
IRVING, TX 75014-1358

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

EMC Mortgage Corporation #:2046605 "SCHMITZ" Lender ID:301/ Douglas, Nevada

EMC MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 08/25/1999, made by DONNA SCHMITZ, AN UNMARRIED WOMAN as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of NEW AMERICA FINANCIAL, INC. as Beneficiary, which said Deed of Trust was recorded on 08/30/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0475510 Book 0899, Page 5499, wherein said Owner and Holder hereby substitutes BETHANN HUNT as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 1220-21-810-022  
Property Address: 642 JOETTE DRIVE, GARDNERVILLE, NV, 89410

IN WITNESS WHEREOF, EMC MORTGAGE CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

EMC MORTGAGE CORPORATION  
On October 19, 2000

By: [Signature]  
BETHANN HUNT, ASSISTANT VICE  
PRESIDENT

BETHANN HUNT hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By BETHANN HUNT as Trustee  
On October 19, 2000

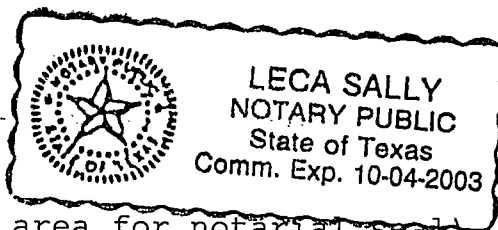
By: [Signature]  
BETHANN HUNT

STATE OF Texas  
COUNTY OF Dallas

ON 10-19-2000 before me, LECA SALLY, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by BETHANN HUNT, ASSISTANT VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

[Signature]  
LECA SALLY  
Notary Expires: 10/03/2003



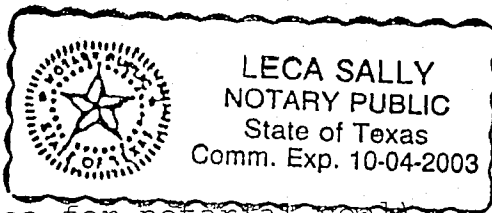
(This area for notarial seal)

STATE OF Texas  
COUNTY OF Dallas

ON 10-19-2000 before me, LECA SALLY, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by BETHANN HUNT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Lecca Sally  
LECA SALLY  
Notary Expires: 10/03/2003



(This area for notarial seal)

Payoff Department, EMC Mortgage Corporation 800-723-3004  
MSC-20000823-0007 NVDOUGL DOUGLAS NV BAT: 6869/2046605 KXNVSBF1

COPIES

REQUESTED BY  
Emc mortgage  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 DEC -4 AM 10: 33

LINDA SLATER  
RECORDER

\$ 11.00 PAID K2 DEPUTY

0504375  
BK 1200PG0487