When recorded, return to: STEVEN E SCHOONMAKER 2300 BAYBERRY AVE STILLWATER, MN 550825395

LOAN NUMBER 2707824

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute Residential Funding Corporation.

FIRST AMERICAN TITLE COMPANY OF NEVADA was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: STEVEN E. SCHOONMAKER AND CONSTANCE L. SCHOONMAKER
ORIGINAL BENEFICIARY: CALIFORNIA LENDING GROUP, INC. DBA UNITED LENDING GROUP
CURRENT BENEFICIARY: The Chase Manhattan Bank as Indenture Trustee, c/o Residential Funding
Corporation

Recorded **BK 1198 PG 2692 DOC 0453919** of Official Records in the Office of the Recorder of **DOUGLAS** County, State of NEVADA, on **11-12-98**.

PARCEL#:(CLARK COUNTY ONLY) 25-720-04-NKA 1320-29-116-030

Residential Funding Corporation hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and 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 the estates now held by it under said Deed of Trust.

IN WITNESS WHEREOF the Owner and Holder and Residential Funding Corporation as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

DATE OF THIS INSTRUMENT: October 20, 2000

16T 265, UNIT, 6, DOUGLAS COUNTY, NEVAT

Successor Trustee

RESIDENTIAL FUNDING CORPORATION
THE CHASE MANHATTAN BANK

As Indenture Trustee Residential Funding Corporation as Attorney in Fact

G. BULLESBACH Assistant Secretary B. NOLAN

Assistant Secretary

STATE OF MINNESOTA)

) Ss

COUNTY OF HENNEPIN)

On October 20, 2000, before me, the undersigned, a Notary Public in and for said State, personally appeared G. BULLESBACH and B. NOLAN, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument the persons, or entity upon behalf of which the persons acted, executed the instrument. WITNESS my hand and official seal.

Prepared by

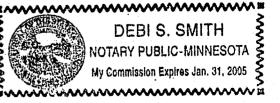
Homecomings Financial Network

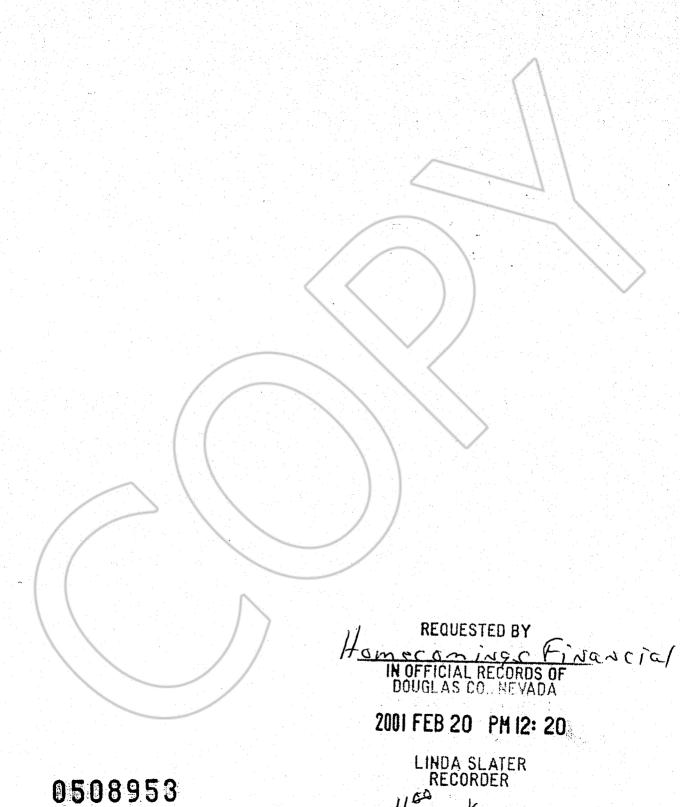
P.O. Box 969

Prer Attn: CLS-SAT Dept One Horsham, PA 19044

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Notary Public in and for said State





BK 0 2 0 1 PG 3 5 7 1