

PIF

PIN No.:
Recording Requested By:

HomeSide Lending, Inc.
P.O. Box 47524
San Antonio, TX 78265-7524

When Recorded Mail To:

GARY C FRY
NITA S FRY
PO BOX 897
MINDEN, NV 89423-0897

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE


WHEREAS, GARY C. FRY, NITA S. FRY

was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. the original Trustee, and WELLS RESOURCE/PHH REAL ESTATE SERVICES L.L.C. the Beneficiary, under that certain Deed of Trust dated SEPTEMBER 23RD, 1998 and recorded in Instrument No. 0450862, Book 1098, Page 0200, Official Records of the County of DOUGLAS, State of NEVADA and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN TITLE INSURANCE CO., 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 him thereunder.

Tax ID: 000021334020
DATED: April 23, 2001

Mortgage Electronic Registration Systems, Inc.
(MERS) as nominee for HomeSide Lending, Inc.


R.L. KISTLER
ASSISTANT SECRETARY

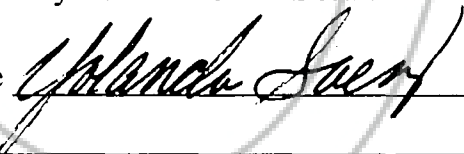


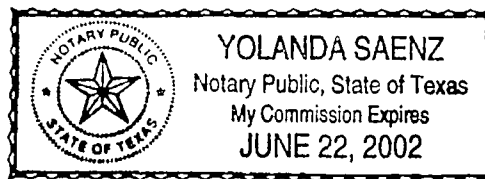

J. BRAEUER, VICE PRESIDENT

State of Texas }
County of Bexar } SS.

On April 23, 2001 before me the Undersigned, personally appeared J. BRAEUER and R.L. KISTLER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature  (Seal)



Prepared by V COX
PIFD: 01-04-02
Loan Number: 19093153
PFNV - 061500KD

Inv No 1669704718
Inv Pool C43-771
MIN No.: 100020000019902901

0513176

BK0401PG7702

COPY

REQUESTED BY
HomeSide Lending
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 APR 30 AM 11:09

LINDA SLATER
RECORDER

\$ 11.00 PAID Ka DEPUTY

0513176

BK0401PG7703