

APN 1400-33-810-047

PEG

PIN No.: 2113213  
Recording Requested By:

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

When Recorded Mail To:

STEVEN T KREIDER  
DENISE N KREIDER  
1365 JUDY ST  
MINDEN, NV 89423-9276

2/878-KTH

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, STEVEN T. KREIDER, DENISE N. KREIDER

was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. the original Trustee, and PHH MORTGAGE SERVICES CORPORATION the Beneficiary, under that certain Deed of Trust dated MARCH 27TH, 1996 and recorded in Instrument No. 384292, Book 0396, Page 4765, 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.

DATED: May 16, 2001

Mortgage Electronic Registration Systems, Inc.  
(MERS)



*M Sanchez*  
M SANCHEZ  
ASSISTANT SECRETARY

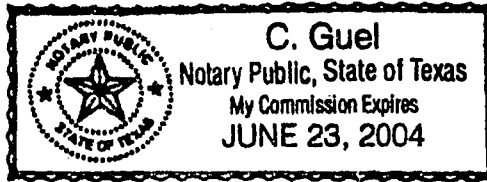
*P Murphy*  
P MURPHY, ASSISTANT VICE PRESIDENT

State of Texas }  
County of Bexar } SS.

On May 16, 2001 before me the Undersigned, personally appeared P MURPHY and M SANCHEZ, 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 *C. Guel* (Seal)



Prepared by CATALINA GUEL  
PIFD: 01-05-09  
Loan Number: 19241225  
PFNV - 061500KD GUELC 7083-10MAY01

Inv No 829747184  
Inv Pool L32-001  
MIN No.: 100020000082975099

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 JUN -8 PM 12: 10

0516060

LINDA SLATER  
RECORDER

BK0601PG2067

\$10<sup>00</sup> PAID *K* DEPUTY