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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RALPH WILLIAM HARRIS AND LISA MARIA HARRIS, HUSBAND AND WIFE AS JOINT TENANTS was/were the original Trustor(s), FIRST AMERICAN TITLE INSURANCE COMPANY OF NEVADA, the original trustee, and HOMECOMINGS FINANCIAL NETWORK, INC., the beneficiary, under that certain Deed of Trust dated October 26, 1998 and recorded November 2, 1998 in Instrument number 0453140, Book 1198, Page(s) 0297, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN TITLE INSURANCE COMPANY OF NEVADA, now therefore, the undersigned hereby substitutes himself as Trustee under said Deed of Trust and does hereby reconvey, warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

> THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

June 23, 2001

by:

Chris White

Vice President

ATTEST:

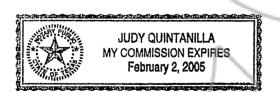
Anthony Scherzer Assistant Secretary

STATE OF TEXAS

COUNTY OF HARRIS

On June 23, 2001, before me, the undersigned, a Notary Public in and for said State, personally appeared Chris White, Vice President of THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.



Signature:

the State of Texas

Space Below For Recorder's Use

Recording Requested by: THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

When Recorded Mail this Deed to: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TX 77090

This document was prepared by: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TEXAS 77090

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REQUESTED BY Accutran Servica IN OFFICIAL RECORDS OF DOUGLAS CO HEVADA

2001 JUL 16 PM 2: 09

LINDA SLATER RECORDER \$10 PAID K & DEPUTY

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