PEG

PIN No.: 000029321100 Recording Requested By:

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

When recorded return and mail tax statements to:

CRAIG S MILLAR JEANETTE MILLAR PO BOX 1142 GARDNERVILLE, NV 89410-1142

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, CRAIG S. MILLAR AND JEANETTE MILLAR, HUSBAND AND W
AS JOINT TENANTS
was the original Trustor, STEWART TITLE the original
Trustee, and NEW AMERICA FINANCIAL, INC the Beneficiary, under that certain
Deed of Trust dated AUGUST 25TH, 1997 and recorded, in Instrument No. 0420620,
Book 0897, Page 5891, 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 STEWART TITLE, 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: September 11, 2001

HomeSide Lending, Inc.

GILBERT HARKLESS ASSISTANT SECRETARY

State of Texas

SS.

P MURPHY ASSISTANT VICE PRESIDENT

C. Guel

Notary Public, State of Texas My Commission Expires

JUNE 23, 2004

County of Bexar

On September 11, 2001 before me the Undersigned, personally appeared P MURPHY and GILBERT HARKLESS, 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 thatby 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 DAEYNA ORLOVSKI

PIFD: 01-08-31

Loan Number: 11498087 PFNV - 071701KT ORLOD Inv No 1666250740 Inv Pool CH1-031

MIN No.: 1095504SEP01

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LINDA SLATER
RECORDER

s 11 PAID & DEPUTY