

PEG

PIN No.: 122022410084
Recording Requested By:

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

When recorded return and
mail tax statements to:

RICHARD C ZOUCHA
MARGARET A ZOUCHA
757 MORNING SUN CT
GARDNERVILLE, NV 89410-7571
010302002

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RICHARD C ZOUCHA, MARGARET A ZOUCHA,

was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. the original
Trustee, and CENDANT MORTGAGE CORPORATION the Beneficiary, under that certain
Deed of Trust dated SEPTEMBER 02ND, 1999 and recorded , in Instrument No. 0476110,
Book 0999, Page 1303, 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: September 13, 2001

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

J. Braeuer

J. BRAEUER
ASSISTANT SECRETARY

B. Santellan

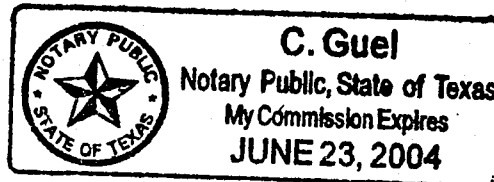
B. SANTELLAN
VICE PRESIDENT

State of Texas }
County of Bexar } SS.

On September 13, 2001 before me the Undersigned, personally appeared B. SANTELLAN
and J. BRAEUER, 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 DAEYNA ORLOVSKI Inv No 1673511980
PIFD: 01-08-29 Inv Pool C44-807
Loan Number: 18048905 MIN No.: 100020000034928402
PFNV - 071701KT ORLOD 4985-30AUG01

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BK0901PG5429

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 SEP 24 AM 10: 36

LINDA SLATER
RECORDER

\$ 11.00 PAID *Kg* DEPUTY

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BK0901PG5430