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GPCC LOAN # 00062304160/HUGHES, KENNETH B. & RUTH M.

SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

GREENPOINT CREDIT CORP. is the Owner and Holder of the Note secured by the Deed of Trust, dated April 6, 1999, made by Kenneth B. Hughes and Ruth M. Hughes, as Trustor, to First American Title as Trustee, for the benefit of GreenPoint Credit Corp., which Deed of Trust was recorded on April 27, 1999 in the Official Records of Douglas County, Nevada as Instrument No. 0466697, Book 0499, Page 5791, hereby substitutes Peter M. Stewart, as Trustee in lieu of the above named Trustee under said Deed of Trust.

Peter M. Stewart hereby accepts said appointment as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, GreenPoint Credit Corp. (Owner) and Peter M. Stewart have caused these presents to be executed by their duly authorized officers, this 7th day of November, 2001.

GREENPOINT CREDIT CORP.

By: Dorothy Williams
Dorothy Williams, Authorized Officer

PETER M. STEWART, SUBSTITUTE TRUSTEE

By: Peter M. Stewart
Peter M. Stewart

SEAL

STATE OF CALIFORNIA)
)SS.
COUNTY OF SAN DIEGO)

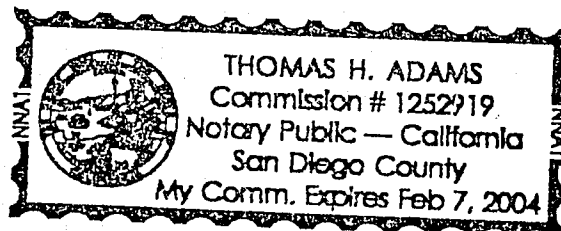
On NOV 7 2001 before me, THOMAS H. ADAMS, Notary Public,

personally appeared Dorothy Williams, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal, Thomas H. Adams

My Commission Expires: 2-7-04

WHEN RECORDS MAIL TO:
GreenPoint Credit Corp
1900 W. University Drive #101
Tempe, AZ 85281-3262



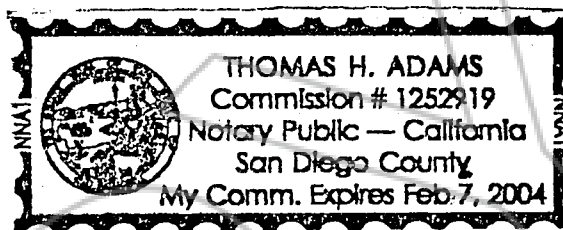
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BK 1101 PG 5664

(Individual)
STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On NOV 7 2001 before me, the undersigned, personally appeared Peter M. Stewart personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.
Thomas H. Adams
Notary Public in and for said County and State



COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 NOV 19 AM 11:20

LINDA SLATER
RECORDER

\$18⁰⁰ PAID KJ DEPUTY

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BK 1101 PG 5665