SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DAVID J. DOUGHTY, AN UNMARRIED MAN

was the original Trustor, COMMONWEALTH LAND TITLE COMPANY the original Trustee, and NEW AMERICA FINANCIAL, INC. the Beneficiary, under that certain Deed of Trust dated JANUARY 23RD, 1998 and recorded, in Instrument No. 0431724, Book 0198, Page 5276, 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 COMMONWEALTH LAND TITLE COMPANY, 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: December 19, 2001

7 the

HomeSide Lending, Inc.

R.L. KISTLER

ASSISTANT SECRETARY

B. SANTELLAN VICE PRESIDENT

State of Texas

SS.

County of Bexar

On December 19, 2001 before me the Undersigned, personally appeared B. SANTELLAN and R.L. KISTLER, 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)



C. Guel Notary Public, State of Texas My Commission Expires JUNE 23, 2004

PEG

Prepared by STORMIE WEST PIFD: 01-12-05

Loan Number: 19090290 PFNV - 071701KT **WESTS**

Recording Requested By:

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

When recorded return and mail tax statements to:

DAVID J DOUGHTY 1434 SALLY LN GARDNERVILLE, NV 89410-8238 Inv No 1666946925 Inv Pool C80-274 MIN No.:

4545706DEC01

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

2002 JAN -3 AM 9: 39

LINDA SLATER RECORDER

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