

PEG

PIN No.: 142018113005
Recording Requested By:

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

When recorded return and
mail tax statements to:

RAND S CROXALL
REBECCA A CROXALL
3382 VISTA GRANDE BLVD
CARSON CITY, NV 89705-7221

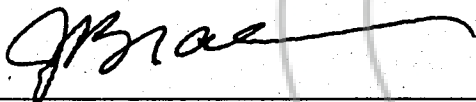
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RAND S CROXALL
REBECCA A CROXALL, HUSBAND AND WIFE
was the original Trustor, STEWART TITLE the original
Trustee, and HARBOURTON MORTGAGE CO LP the Beneficiary, under that certain
Deed of Trust dated OCTOBER 24TH, 1996 and recorded in Instrument No. 399983,
Book 1096, Page 5461, Official Records of the County of DOUGLAS, State of NEVADA and

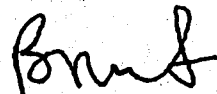
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of
STEWART TITLE, now therefore, the undersigned
hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or
persons legally entitled thereto, the Estate now held by him thereunder.

DATED: September 28, 2001

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



J. BRAEUER
ASSISTANT SECRETARY



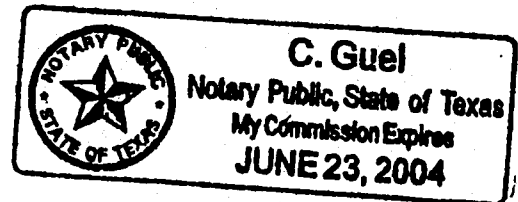
B.R. VINCENT
FIRST VICE PRESIDENT

State of Texas }
County of Bexar } SS.

On September 28, 2001 before me the Undersigned, personally appeared B.R. VINCENT
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 SARAH SOLIZ
PIFD: 01-09-17
Loan Number: 19418861
PFNV - 071701KT SOLISA 2424318SEP01
Inv No 3303518047
Inv Pool 319-867
MIN No.: 100010980003883013

0532289

BK0102PG3736

COPY

REQUESTED BY
Home Side Hearing
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JAN 15 AM 10:01

LINDA SLATER
RECORDER

\$18⁰⁰ PAID *ka* DEPUTY

0532289

BK0102PG3737