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Recording Requested By:
Washington Mutual Bank FA

When Recorded Return To:

✓ Reconveyance Department
75 N Fairway Drive
Vernon Hills, IL 60061-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Vernon Hills - 908 - Washington Mutual #:6162965914 "Anderson" Lender ID:G01/6162965914 Douglas, Nevada

WASHINGTON MUTUAL BANK, FA SUCCESSOR BY MERGER BANK UNITED is the Owner and Holder of the Note secured by the Deed of Trust dated 08/07/1998, made by STEVEN ANDERSON, AND HEIDI ANDERSON as Trustor, with COMMONWEALTH LAND TITLE COMPANY as Trustee, for the benefit of NEW AMERICA FINANCIAL, INC. as Beneficiary, which said Deed of Trust was recorded on 08/12/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0446963 Book 0898, Page 2627, wherein said Owner and Holder hereby substitutes CALIFORNIA RECONVEYANCE COMPANY as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 21-552-05 NEW 1420-07-813-0/0
Property Address: 989 Desert Drive, Carson City, NV, 89705

IN WITNESS WHEREOF, WASHINGTON MUTUAL BANK, FA SUCCESSOR BY MERGER BANK UNITED as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

WASHINGTON MUTUAL BANK, FA SUCCESSOR BY
MERGER BANK UNITED.
On February 13, 2002

By: [Signature]
KIM ZIEGLER, ASST. VICE PRESIDENT

CALIFORNIA RECONVEYANCE COMPANY 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.

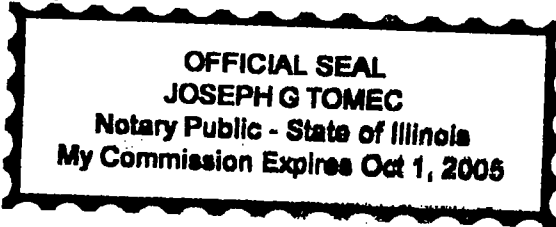
By CALIFORNIA RECONVEYANCE COMPANY as
Trustee
On February 13, 2002

By: [Signature]
SHERRY A. ROSNER, ASST. VICE
PRESIDENT

STATE OF Illinois
COUNTY OF Lake

ON February 13, 2002, before me, JOSEPH G. TOMEK, a Notary Public in and for the County of Lake County, State of Illinois, personally appeared Kim Ziegler, Asst. Vice President, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]
JOSEPH G. TOMEK
Notary Expires: 10/01/2005 #543933

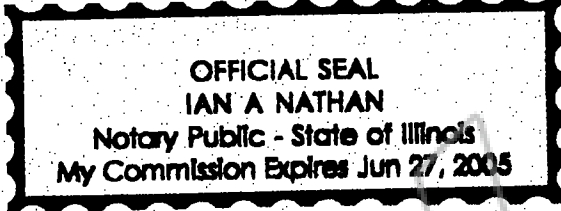


(This area for notarial seal)

STATE OF Illinois
COUNTY OF Lake

ON February 13, 2002, before me, IAN A. NATHAN, a Notary Public in and for the County of Lake County, State of Illinois, personally appeared Sherry A. Rosner, Asst. Vice President, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

IAN A. NATHAN
Notary Expires: 06/27/2005



(This area for notarial seal)

Washington Mutual Bank, FA
DWT-20020212-0046 NVDOUGL DOUGLAS NV BAT: 894623/6162965914 KXNVSBR1

COPIES

REQUESTED BY
Washington Mutual
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 FEB 15 AM 11:41

LINDA SLATER
RECORDER

s/l PAID *DEPUTY*

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