PIN No.: 122009810042

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, EDRA S. MCKINLEY AND SHEILA J. MCKINLEY
HUSBAND AND WIFE
was the original Trustor, WESTERN TITLE the original
Trustee, and NEW AMERICA FINANCIAL, INC. the Beneficiary, under that certain
Deed of Trust dated AUGUST 04TH, 1997 and recorded , in
Instrument No. , Book 0897, Page 1660, 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 WESTERN 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: February 25, 2002

HomeSide Lending, Inc.

G HARKLESS

ASSISTANT SECRETARY

ASSISTANT VICE PRESIDENT

State of Texas

SS.

County of Bexar

On February 25, 2002 before me the Undersigned, personally appeared NANCY STATON and G HARKLESS, 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)

MIN No.:

3659713FEB02

Inv No 1666104390 Inv Pool CH1-006

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

PEG

Prepared by JOHN DILBECK PIFD: 02-02-12

Loan Number: 11446903

PFNV - 071701KT

Recording Requested By:

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

When recorded return and mail tax statements to:

EDRA S MCKINLEY SHEILA J MCKINLEY 1419 MARLETTE CIR GARDNERVILLE, NV

89410-6908

0535998

IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2002 MAR -1 PM 3: 06

LINDA SLATER RECORDER

BK0302PG00301