PINE: 000019162050 WHEN RECORDED MAIL TO: BOBBIE JO EIGHENBRODE **VERDUGO TRUSTEE SERVICE CORPORATION** DEPT. 1020/532705, P.O. BOX 9443 GAITHERSBURG, MARYLAND 20898-9443

STATE OF Nevada TOWN/COUNTY DOUGLAS 000023346026 Loan No.

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by said Deed of Trust may appoint a success or trustee to any Trustee thereunder appointed; AND WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein. Trustor : RICKY V. RAO AND LUCILLE J. RAO, HUSBAND AND MIFE AS JOINT TENANTS

Trustee :STEWART TITLE, A NEVADA CORPORATION

Original Mortgagee: RBMG, INC., A DELAWARE CORPORATION

Date of Deed: December | 15, 1999 Date Recorded : December 17, 1999

Book: 1299

, Instrument: 0482941

in the records of DOUGLAS County, Nevada

described on said Deed of Trust referred to herein.

AS SET FORTH IN DEED OF TRUST AND INCORPORATED BY REFERENCE HEREIN

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on February 26, 2002

, Page: 3377

and more particularly

MAIL TAX STATEMENT TO: RICKY V RAO 911 BOLLEN CIRCLE GARDNERVILLE NV 89410

RNVO LOAN:000023346026 MIN:1000144 0000420681 3 MERS PHONE: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



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MICHELLE R. FORD
VICE PRESIDENT

STATE OF MARYLAND COUNTY OF FREDERICK

On this 26th day of February 2002 , before me, the undersigned, a Notary Public in said State, personally appeared MICHELLE R. FORD and WENDY A. VAN LEEUMEN , personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons persons who executed the within instrument as VICE PRESIDENT and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, and acknowledged to me, that they, as such officers, being authorized to do so, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official sea

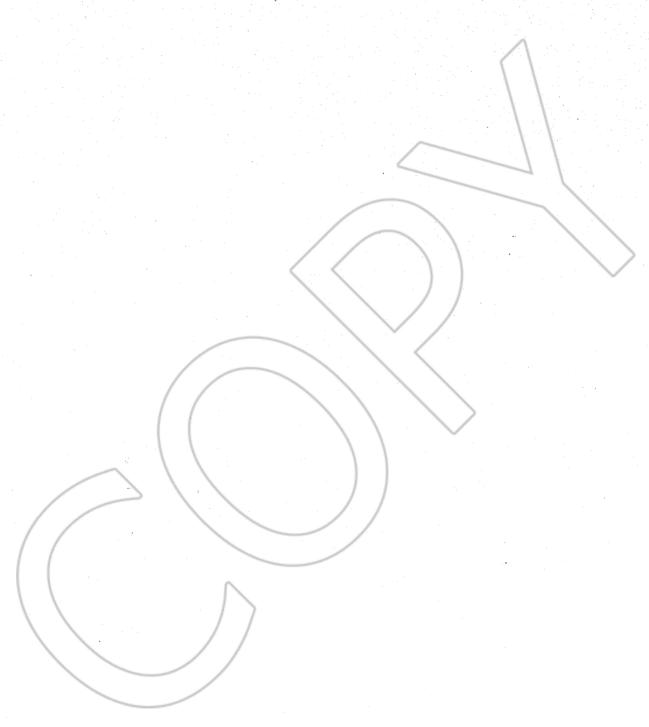
JANE EYLER

NOTARY PUBLIC

My Commission Expires: November 1, 2005

Jane Eyler
NOTARY PUBLIC
Frederick County, Maryland
My Commission Expires 11/1/05

RNV1 LOAN:000023346026 MIN:1000144 0000420681 3 MERS PHONE: 1-888-679-6377



REQUESTED BY

Verd ugo Truster

IN OFFICIAL RECORDS OF

DOUGLAS CO.L HEVADA

2002 MAR 12 AM 10: 56

LINDA SLATER
RECORDER

\$ 19 PAID KO DEPUTY

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