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Recording Requested By:
Michele Klein

When Recorded Return To:

Aurora Loan Services Inc.
P.O. Box 1706
Scottsbluff, NE 69363-1706

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

AURORA LOAN SERVICES INC. #0102875531 "ZAHARRIS" Lender ID:R60/0102875531 Douglas, Nevada

AURORA LOAN SERVICES INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 04/26/1988, made by GERALD E. ZAHARRIS, AND ROBERTA ZAHARRIS HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with CITY SAVINGS FINANCIAL CORP. as Trustee, for the benefit of CITY SAVINGS AND LOAN ASSOCIATION as Beneficiary, which said Deed of Trust was recorded on 04/29/1988 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 177107 Book 488, Page 3521, wherein said Owner and Holder hereby substitutes AURORA LOAN SERVICES INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 000007081110
Property Address: 13 A Lk Village D, Stateline, NV, 894490000

IN WITNESS WHEREOF, AURORA LOAN SERVICES INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

AURORA LOAN SERVICES INC.
On March 04, 2002

By: *Yvonne Stich*
YVONNE STICH, SR. VICE PRESIDENT



AURORA LOAN SERVICES INC. 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 AURORA LOAN SERVICES INC. as Trustee
On March 04, 2002

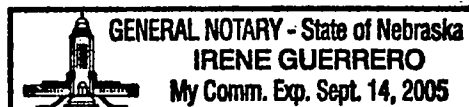
By: *Yvonne Stich*
YVONNE STICH, SR. VICE PRESIDENT



STATE OF Nebraska
COUNTY OF Scotts Bluff

ON March 04, 2002, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, SR. 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.

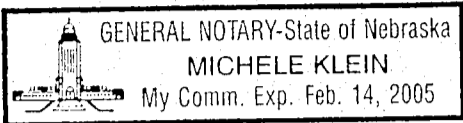
Irene Guerrero
IRENE GUERRERO
Notary Expires: 09/14/2005



STATE OF Nebraska
COUNTY OF Scotts Bluff

ON March 04, 2002, before me, MICHELE KLEIN, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, SR. 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.

Michele Klein
MICHELE KLEIN
Notary Expires: 02/14/2005



(This area for notarial seal)

Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
SLW-20020304-0005 NVDOUGL DOUGLAS NV BAT: 4347/0102875531 KXNVSB1

COPIES

REQUESTED BY
Aurora Loan Services
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAR 18 AM 11:47

LINDA SLATER
RECORDER

\$ *18.00* PAID *KJ* DEPUTY

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