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APN 03-030-100

PIN No.: 000003030100

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, EMILIO J. JUNCOSA AND SUSAN DAVILA,
HUSBAND AND WIFE AS COMMUNITY PROPERTY
was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY the original
Trustee, and COLONIAL BANK the Beneficiary, under that certain
Deed of Trust dated NOVEMBER 17TH, 2000 and recorded , in
Instrument No. , Book 1100, Page 4322, 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 OF DOUGLAS COUNTY, 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: March 13, 2002

Colonial Bank

G Harkless

G HARKLESS
ASSISTANT SECRETARY

P Murphy

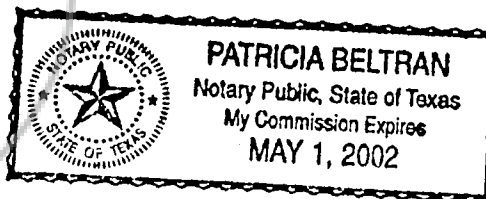
P MURPHY
ASSISTANT VICE PRESIDENT

State of Texas }
County of Bexar } SS.

On March 13, 2002 before me the Undersigned, personally appeared P MURPHY
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 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 *Patricia Beltran* (Seal)



Prepared by JOHN DILBECK
PIFD: 02-03-01
Loan Number: 19832022
PEG - PFNV DILBJ
Recording Requested By:
HomeSide Lending
P.O. Box 47524
San Antonio, TX 78265-7524

Inv No NON CONFOR
Inv Pool WWG-001
MIN No.:
3740102MAR02

When recorded return and
mail tax statements to:

EMILIO J JUNCOSA
SUSAN DAVILA
5710 PEPPERTEE LANE
DANE, FL 33314

REQUESTED BY
HomeSide Lending
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 MAR 19 AM 10:10

LINDA SLATER
RECORDER

\$17⁰⁰ PAID *ka* DEPUTY

0537296

BK 0302 PG 06444