SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, STEPHEN P. GEARTY & JANICE S.
GEARTY, HUSBAND AND WIFE AS JOINT TENANTS
was the original Trustor, STEWART TITLE the original
Trustee, and HOMESIDE LENDING INC the Beneficiary, under that certain
Deed of Trust dated DECEMBER 27TH, 1999 and recorded JANUARY 27TH, 2000 in
Instrument No. 043828, Book 100*, Page 4136, 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, 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 01, 2002

*RERECORDED BOOK 0100, PAGE 4136,

INSTRUMENT NO. 0485149

HomeSide Lending, Inc.

NANCY STATON

ASSISTANT SECRETARY

B. SANTELLAN VICE PRESIDENT

State of Texas

SS.

County of Bexar

On March 01, 2002 before me the Undersigned, personally appeared B. SANTELLAN and NANCY STATON, 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)



B. SMEBY Notary Public, State of Texas My Commission Expires MAY 25, 2005

Prepared by SARAH SOLIZ PIFD: 02-02-19

Loan Number: 11076303

SOLISA

PEG - PFNV SOLISA Recording Requested By: **HomeSide Lending**

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

When recorded return and mail tax statements to:

STEPHEN P GEARTY JANICE S GEARTY **1275 BODIE CT** GARDNERVILLE, NV 89410-8650 Inv No 1674037909 Inv Pool CA6-243

MIN No.:

4536220FEB02

IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

2002 MAR 28 AM 9: 49

LINDA SLATER RECORDER

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