PIN No.: 122004513027

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DALE BENNY GARCIA AND JUDY M. GARCIA,
HUSBAND AND WIFE AS JOINT TENANTS
was the original Trustor, WESTERN TITLE COMPANY the original
Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. the Beneficiary, under that certain
Deed of Trust dated DECEMBER 01ST, 2000 and recorded, in
Instrument No. 0504740, Book 1200, Page 1676, 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 COMPANY, 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 20, 2002

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for HomeSide Lending, Inc.

R.L. KISTLER

ASSISTANT SECRETARY

B.R. VINCENT

FIRST VICE PRESIDENT

State of Texas

SS.

County of Bexar

On March 20, 2002 before me the Undersigned, personally appeared B.R. VINCENT and R.L. KISTLER, 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 JOHN DILBECK

PIFD: 02-03-12 Loan Number: 14573443

PEG - PFNV **DILBJ**

Recording Requested By:

HomeSide Lending P.O. Box 47524

San Antonio, TX 78265-7524

When recorded return and mail tax statements to:

DALE B GARCIA JUDY M GARCIA 1381 KITTYHAWK AVE GARDNERVILLE, NV 89410-5347 Inv No 2000010968 Inv Pool 326-425

MIN No.: 100058300001003675

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IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

2002 MAR 28 AM 9: 50

LINDA SLATER RECORDER

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BK 0302 PG 10388