Parcel#:00007081510 Loan No 9606437

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

JOHN A PANEBIANCO & CHARLINE F ROSE

was the original Trustor under that certain Deed of Trust recorded on 08/03/99 in the office of the County Recorder of DOUGLAS
County, Nevada, as Doc No.

in Book 0899 , Page 0643
Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

this 14th day of March, 2002 NATIONAL CLTY MORTGAGE CO. DBA COMMONWEALTH UNITED MORTGAGE

COMPANY

By:

Jorge Tucux Vice President

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 03/14/02 before me, the undersigned, a Notary Public for said County, and State, personally appeared Jorge Tucux , personally known to me to be the Vice President of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of

WITNESS MY hand and official seal.

Jim Beasley

Notary Aublic/Commission expires 02/26/2003

Prepared By:

D.Colon/NTZ, 101 N. Brand #1800, Glendale, CA 91203 (800)346-9152

Mail Tax Statements to: PANEBIANCO JOHN A 10 AARON CT CHERRY HILL, NJ 08002

When Recorded Mail To: Nationwide Title Clearing 101 N. Brand #1800 Glendale, CA 91203

REQUESTED BY

Nation Wile Title

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEYADA

JIM BEASLEY
COMM. # 1209431
NOTARY PUBLIC-CALIFORNIA O
LOS ANGELES COUNTY
COMM. EXP. FEB. 26, 2003

2002 APR - 1 AM 10: 11

LINDA SLATER
RECORDER

\$ 17 69 PAID & DEPUTY

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