

PIN No.: 000011320060

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DENNIS F. VRONAY AND THEODORA VRONAY,
HUSBAND AND WIFE

was the original Trustor, TICOR TITLE the original
Trustee, and NEW AMERICA FINANCIAL, INC. the Beneficiary, under that certain
Deed of Trust dated AUGUST 19TH, 1997 and recorded , in
Instrument No. 0420601, Book 0897, Page 5844, 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
TICOR 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: April 17, 2002

HomeSide Lending, Inc.



J. BRAEUER
ASSISTANT SECRETARY



NANCY STATON
ASSISTANT VICE PRESIDENT

State of Texas

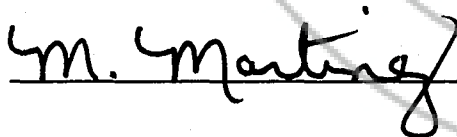
SS.

County of Bexar

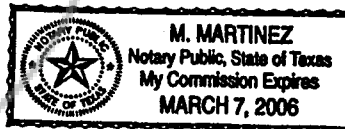
On April 17, 2002 before me the Undersigned, personally appeared NANCY STATON
and J. BRAEUER, personally known to me (or proved to me on the basis of satisfactory evidence)
to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they
executed the 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



(Seal)



Prepared by SUSAN PLATA
PIFD: 02-04-02
Loan Number: 11487190
PEG - PFNV PLATS
Recording Requested By:
HomeSide Lending
P.O. Box 47524
San Antonio, TX 78265-7524

3518603APR02

Inv No 1666250698
Inv Pool CH1-030
MIN No.:

When recorded return and
mail tax statements to:

DENNIS F VRONAY
THEODORA VRONAY
134 BAYLINE CIR
FOLSOM, CA 95630-8042

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

2002 APR 25 AM 10: 25

LINDA SLATER
RECORDER

\$ 17⁰⁰ PAID *12* DEPUTY

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BK 0402 PG 07677