PIN No.: 132033810055

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, LANCE SIMS AND SHELLY SIMS, HUSBAND AND WIFE

was the original Trustor, MADISON DIVIDENDS, INC. the original Trustee, and CENTRAL PACIFIC MORTGAGE COMPANY the Beneficiary, under that certain Deed of Trust dated JUNE 11TH, 1997 and recorded, in Instrument No. 0415610, Book 0697, Page 4366, 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 MADISON DIVIDENDS, INC., 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 24, 2002

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

J. BRAEUER

ASSISTANT SECRETARY

B.R. VINCENT

FIRST VICE PRESIDENT

State of Texas

SS.

County of Bexar

On April 24, 2002 before me the Undersigned, personally appeared B.R. VINCENT 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 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. Kloht stary Public, State of Texa APRIL 27, 2005

Prepared by JOHN DILBECK

PIFD: 02-04-11

Loan Number: 19561109 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:

LANCE SIMS SHELLY SIMS 1437 N MARION RUSSELL DR GARDNERVILLE, NV 89410-5816 Inv No 19561109 Inv Pool 326-092

MIN No.: 100011502007700578

3891712APR02

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 MAY -8 AM 9: 42

LINDA SLAFER RECORDER

MOD BLOEPUTY

RK 0502 PG 02 168

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