SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JACQUE HINES, AN UNMARRIED WOMAN

was the original Trustor, FIRST AMERICAN TITLE the original Trustee, and NEW AMERICA FINANCIAL, INC. the Beneficiary, under that certain Deed of Trust dated AUGUST 11TH, 1998 and recorded, in Instrument No. 0447027, Book 0898, Page 2826, 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 FIRST AMERICAN 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: May 21, 2002

HomeSide Lending, Inc.

ASSISTANT SECRETARY

B.R. VINCENT

County of Bexar

State of Texas

SS.

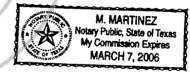
FIRST VICE PRESIDENT

On May 21, 2002 before me the Undersigned, personally appeared B.R. VINCENT 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)



Prepared by JOHN DILBECK PIFD: 02-05-15 Loan Number: 19331660

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:

JACQUE HINES 2662 PASTURE WAY MINDEN, NV 89423-8876 Inv No 1668450378 Inv Pool C80-797

MIN No.: 3813016MAY02

> REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

2002 MAY 28 PM 1: 55

LINDA SLATER RECORDER \$ 1700 Bh. DEPUTY

0543184 BK 0502 PG 08462