

020100643

APN: 1320-32-713-002

**SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE**

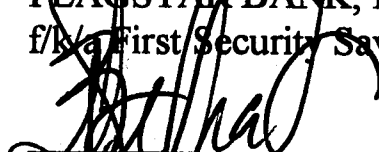
Loan # 971021604
Tax ID# 132-032-713-002

Flagstar Bank, FSB, the Owner and holder of the Note secured by Deed of Trust NOVEMBER 7, 1997 made by JACK C HORNER, A MARRIED MAN AND PATRICIA A HORNER, HIS WIFE as Trustor to C.C.M.C., CO., A CALIFORNIA CORPORATION as Trustee, for the benefit of CAPITOL COMMERCE MORTGAGE COMPANY as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of DOUGLAS County, Nevada in Book #1197 Page #4414 Instrument #0426941 hereby substitutes Flagstar Bank, FSB, as Trustee in lieu of the above named Trustee under said Deed of Trust.

FLAGSTAR BANK, FSB f/k/a First Security Savings Bank, FSB, hereby accepts said appoint as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey to the person or persons legally entitled thereto, but without warranty, all the estate, title and interest now held by it under said Deed of Trust.

In Witness whereof said Owner and said Substituted Trustee has caused this Instrument to be executed by their duly authorized officers, this 8th day of APRIL, 2002.

As Beneficiary and Substituted Trustee:
FLAGSTAR BANK, FSB
f/k/a First Security Savings Bank, FSB



Terence Devealt
Assistant Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND)ss

On this 8th day of April, personally appeared before me, a Notary Public in and for said County and State, Terence Devealt known to me to be the person (or proved to me on the basis of satisfactory evidence) described in and who executed the foregoing instrument, who acknowledge to me that Terence Devealt executed the same freely and voluntarily and for the uses and purposes therein mentioned.



Daritha Lewis Notary Public

Wayne County, Michigan Acting in Oakland County, Michigan
My Commission Expires: October 17, 2005

SEAL

0545508

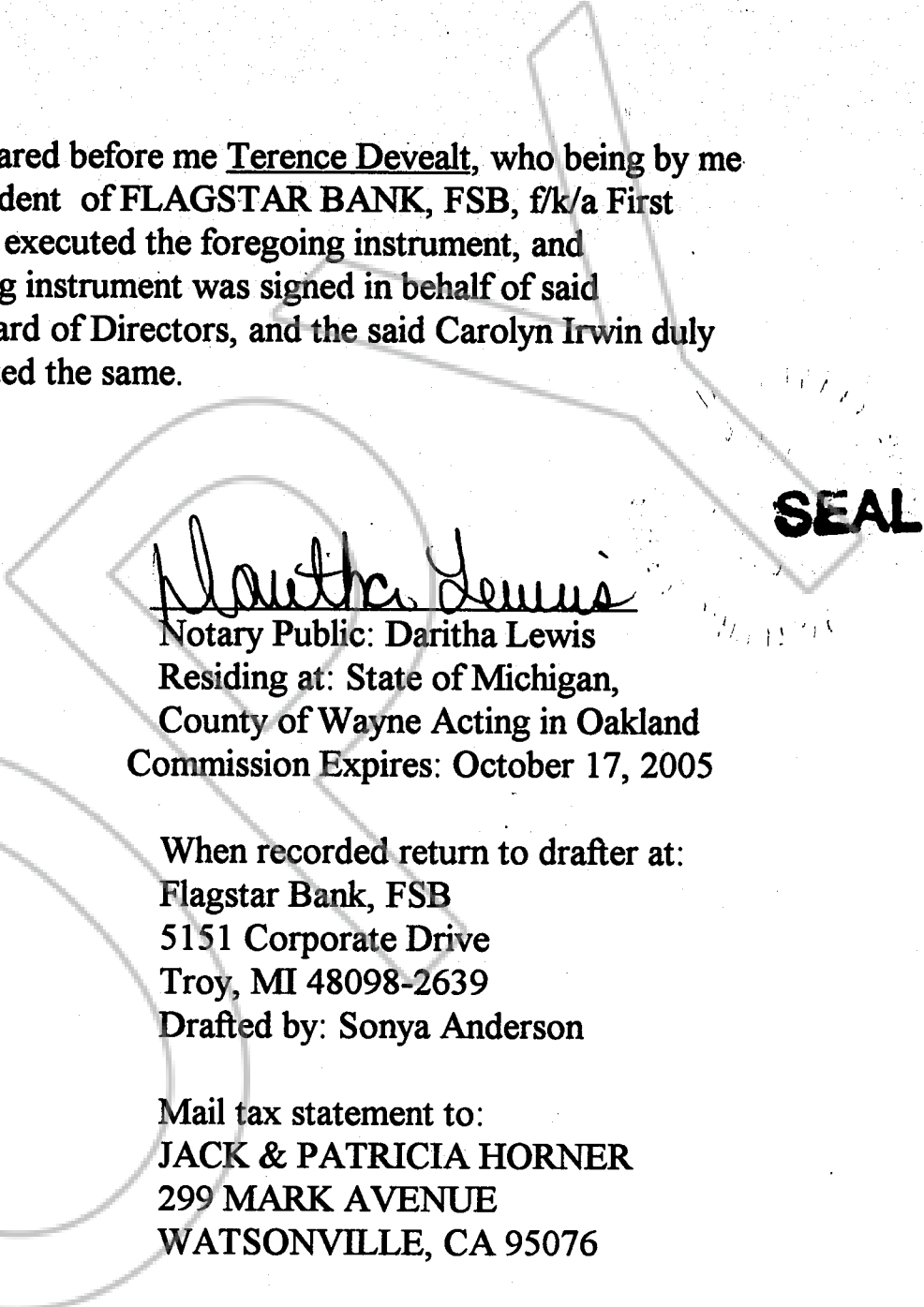
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(CORPORATE ACKNOWLEDGEMENT)

STATE OF MICHIGAN:

COUNTY OF OAKLAND:

On the 8th day of APRIL 2002, personally appeared before me Terence Devealt, who being by me duly sworn did say that he is Assistant Vice President of FLAGSTAR BANK, FSB, f/k/a First Security Savings Bank, FSB the corporation that executed the foregoing instrument, and acknowledged to me that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, and the said Carolyn Irwin duly acknowledged to me that said corporation executed the same.

A large, faint circular notary seal is visible in the background, partially overlapping the notary's signature and text. The seal contains the text "NOTARY PUBLIC" and "STATE OF MICHIGAN".
Daritha Lewis
Notary Public: Daritha Lewis
Residing at: State of Michigan,
County of Wayne Acting in Oakland
Commission Expires: October 17, 2005

SEAL

When recorded return to drafter at:
Flagstar Bank, FSB
5151 Corporate Drive
Troy, MI 48098-2639
Drafted by: Sonya Anderson

Mail tax statement to:
JACK & PATRICIA HORNER
299 MARK AVENUE
WATSONVILLE, CA 95076

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JUN 25 AM 10:47

LINDA SLATER
RECORDER

\$18.50 PAID K2 DEPUTY

0545508

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