1318-09-812-013

PIN/Tax ID #: 05-123-25

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, FIRST UNION NATIONAL BANK, whose address is

present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein. *** MIKE KOSTER

Original Trustor(s): GARRETT D SCHWARTZ, AN UNMARRIED MAN AND NITA SANDHU, AN UNMARRIED WOMAN

Original Beneficiary: FIRST UNION MORTGAGE CORPORATION Original Trustee: FIRST AMERICAN TITLE COMPANY OF NEVADA

Loan Amount: \$464,000.00

Date Recorded: 05/18/2000

Book: 500

Page: 4009

Date of Deed of Trust: 05/15/2000

Instrument Number: 0492220 and recorded in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 05/24/2002.

FIRST UNION NATIONAL BANK

Y AUTHORIZED AGENT

State of FL

Bridget Lovett Assistant Secretary

County of **DUVAL**

On this date of 05/24/2002, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Bridget Lovett and JAMIE JONES, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Secretary and DULY AUTHORIZED AGENT respectively of FIRST UNION NATIONAL BANK, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Tina Helen Hanson

My Commission Expires: 10/08/2002

Tina Helen Hanson MY COMMISSION # CC782202 EXPIRES October 8, 2002 BON DED THRU TROY FAIN INSURANCE, INC.

NVSTDR-4 3/25/00

Document Prepared by:

Olga Man

When recorded return to:

Alliance Mortgage Company 8100 Nations Way

Jacksonville, Florida 32256

PIF Dept

Loan #: **044763**

Investor Loan #: 0007185957

Pool #:

Property Address:

608 OLD LINCOLN HWY

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO., MEYADA

2002 JUL - 1 AM II: 36

0546161

LINDA SLATER RECORDER PAID KODEPUTY

BK0702PG00225