Parcel#: Loan No 1005002872

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

KATHLEEN G FRANCO

was the original Trustor under that certain Deed of Trust recorded on 04/21/00 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 0490319 in Book 400 , Page 3733 Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

this 21st day of June, 2002 ALTEGRA CREDIT COMPANY

10

Sharon A. Schwan
Asst Vice President

SEAL

STATE OF Pennsylvania COUNTY OF Allegheny

On 06/21/02 before me, the undersigned, a Notary Public for said County, and State, personally appeared Sharon A. Schwan , personally known to me to be the Asst Vice President of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors

WITNESS MY hand and official seal.

DIONNE WILLIAMS

Notary Public/Commission expires

Prepared By:

D.Colon/NTC, 101 N. Brand #1800, Glendale, CA 91203 (800)346-9152

Mail Tax Statements to: KATHLEEN FRANCO 3325 VISTA GRAN CARSON CITY, NV 89705

Notarial Seal

Dionne R. Williams, Notary Public

City Of Pittsburgh, Allegheny County

My Commission Expires Oct. 31, 2005

Member, Pennsylvania Association Of Notaries

When Recorded Mail To: Nationwide Title Clearing 101 N. Brand #1800 Glendale, CA 91203

| ACCRL EH 274EH

IN OFFICIAL RECORDS OF
DOUGLAS CO. MEYADA

2002 JUL 11 PM 1: 21

LINDA SLATER RECORDER

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17.00 DEPUTY

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