

PIN No.: 102216001091

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

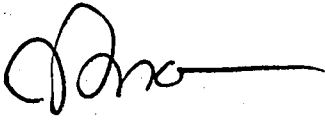
WHEREAS, SAL FRAZZITTA AND JOY A. FRAZZITTA,
JOINT TENANTS

was the original Trustor, WESTERN TITLE the original
Trustee, and NEW AMERICA FINANCIAL, INC. the Beneficiary, under that certain
Deed of Trust dated SEPTEMBER 10TH, 1998 and recorded , in
Instrument No. 0449789, Book 0998, Page 3863, Official Records of the County of DOUGLAS, State of NEVADA and

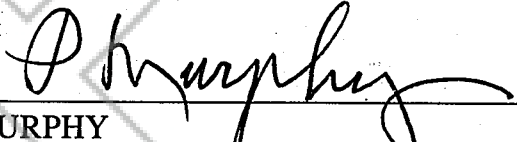
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of
WESTERN TITLE, now therefore, the undersigned
hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or
persons legally entitled thereto, the Estate now held by him thereunder.

DATED: July 25, 2002

HomeSide Lending, Inc.



J. BRAEUER
ASSISTANT SECRETARY



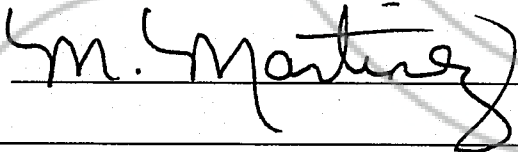
P MURPHY
ASSISTANT VICE PRESIDENT

State of Texas }
County of Bexar } SS.

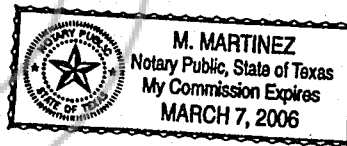
On July 25, 2002 before me the Undersigned, personally appeared P MURPHY
and J. BRAEUER, personally known to me (or proved to me on the basis of satisfactory evidence)
to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they
executed the same in his/her/their authorized capacity(ies), and that by 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: 02-07-19
Loan Number: 19564705
PEG - PFNV DILBJ 3458820JUL02
Recording Requested By:
HomeSide Lending
P.O. Box 47524
San Antonio, TX 78265-7524

Inv No 1668726037
Inv Pool C80-888
MIN No.:

When recorded return and
mail tax statements to:

SAL FRAZZITTA
JOY A FRAZZITTA
6302 THISTLEWOOD CT
SPARKS, NV 89436-8426

REQUESTED BY
HomeSide Lending
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 AUG -6 AM 8:38

LINDA SLATER
RECORDER

\$ 17.⁰⁰ PAID *kg* DEPUTY

0548775

BK0802PG01337