PIN No.: 21-391-14

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RICHMOND W SCHOUTEN AND BARBARA GANN SCHOUTEN **HUSBAND AND WIFE**

was the original Trustor, T D SERVICE COMPANY the original
Trustee, and WESTERN SUNRISE ASK CROSSLAND MORTGAGE CORP. the Beneficiary, under that certain
Deed of Trust dated FEBRUARY 08TH, 1999 and recorded, in
Instrument No. 0461259, Book 0299, Page 3198, 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 T D SERVICE COMPANY, 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: August 15, 2002

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for HomeSide Lending, Inc.

G HARKLESS

ASSISTANT SECRETARY

J. BRAEUER VICE PRESIDENT

State of Texas

SS.

County of Bexar

On August 15, 2002 before me the Undersigned, personally appeared J. BRAEUER and G HARKLESS, 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)

M. MARTINEZ otary Public, State of Texas My Commission Expires MARCH 7, 2006

Prepared by TAWNA RUTLEDGE PIFD: 02-08-01 Loan Number: 12820940

PEG - PFNV RUTLT

Recording Requested By:

HomeSide Lending P.O. Box 47524

San Antonio, TX 78265-7524

When recorded return and mail tax statements to:

RICHMOND W SCHOUTEN BARBARA G SCHOUTEN PO BOX 2594 89423-2594 MINDEN, NV

Inv No 718206952

Inv Pool L36-003

MIN No.: 100010980005366850

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DOUGLAS CO. HEVADA

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LINDA SLATER RECORDER PAID DEPUTY

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