

Loan No. 00000000000000000412673030

Mail Tax Statement To:  
ACCUTRAN SERVICES, INC.  
15531 KUYKENDAHL RD. #300  
HOUSTON, TX 77090

PIN #: 1420-33-410-018

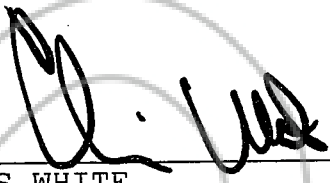
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JOHN J. BROWN AND JUDITH L. BROWN, HUSBAND AND WIFE, AS JOINT TENANTS was/were the original Trustor(s), STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, the original trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., the beneficiary, under that certain Deed of Trust dated May 22, 2001 and recorded May 31, 2001 in Instrument Number 0515458, Book 0501, Page(s) 9571, official records of the County of DOUGLAS, State of Nevada, and

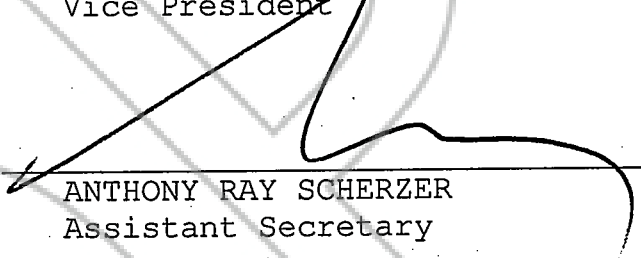
WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., desires to substitute a new Trustee under said Deed of Trust in place and stead of STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, now therefore, the undersigned hereby substitutes himself 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS") SOLELY AS NOMINEE FOR  
HOMECOMINGS FINANCIAL NETWORK, INC.

Dated: August 6, 2002

by:   
CHRIS WHITE  
Vice President

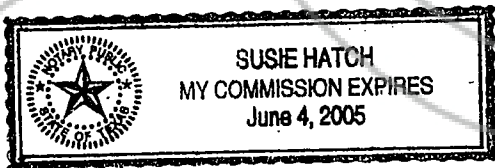
ATTEST:

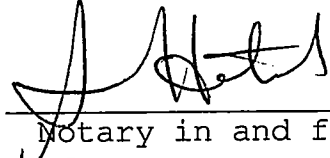
by:   
ANTHONY RAY SCHERZER  
Assistant Secretary

COUNTY OF HARRIS  
STATE OF TEXAS

On August 6, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared CHRIS WHITE, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.



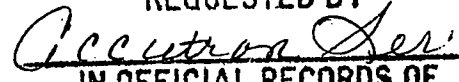
Signature:   
Notary in and for the State  
of Texas

Space Below For Recorder's Use

Recording Requested by:  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR  
HOMECOMINGS FINANCIAL NETWORK, INC.,

When Recorded Mail this Deed to:  
ACCUTRAN SERVICES, INC.  
15531 KUYKENDAHL RD. #300  
HOUSTON, TX 77090

This document was prepared by:  
ACCUTRAN SERVICES, INC.  
15531 KUYKENDAHL RD. SUITE 300  
HOUSTON, TEXAS 77090  
YVETTE WILLIAMS

REQUESTED BY  
  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 AUG 29 AM 9:52

LINDA SLATER  
RECORDER

\$17 PAID  DEPUTY

10-941-



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