LOAN NO.: 68170900519908

CHRISTOPHER W HOWELL JOYCE HOWELL 629 BLUEROCK RD GARDNERVILLE, NV 89410

✓ Prepared by: LESLIE T COURTS
 House Finance Corporation
 577 Lamont Road
 Elmhurst, IL 60126

STATE OF NEVADA
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

Original Trustor is: CHRISTOPHER W HOWELL, JOYCE HOWELL

Original Trustee is:

Original Beneficiary is: BENEFICIAL MORTGAGE CO OF NEVADA

Recorded in DOUGLAS, Nevada as

Document No., in Volume 0701, Page; 0989 Deed of Trust Date: 07/05/2001

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of

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 it thereunder.

DATE: 08/06/2002

BENEFICIAL MORTGAGE CO OF NEVADA

I.Hernandez, Assistani Secretary

State of Illinois

County of DU PAGE

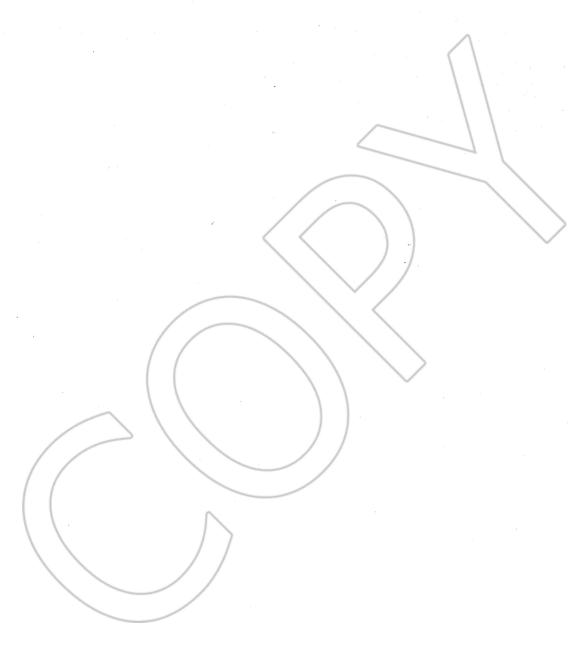
On before me, the undersigned, a Notary Public in and for said State, personally appeared, personally known to me or proven to me on the basis of satisfactory evidence to be the Asst. Vice President of BENEFICIAL MORTGAGE CO OF NEVADA, a United States Corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors. In witness whereof, I have hereunto set my hand and affixed my notarial seal this 08/06/2002.

Notary Public / Commission Expires: 07/05/2006

"OFFICIAL SEAL"
OLENA P. DOUGHMAN
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 7/5/2006

BENEFICIAL MORTGAGE CO OF NEVADA

0552353



REQUESTED BY

Household Boak

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2002 SEP 18 AM 9: 41

LINDA SLATER
RECORDER

PAID DEPUTY

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