101.

Mail Tax Statement To:

GORDON KULIS

1302 PETAR DRIVE

GARDENERVILLE, NV. 89410

PIN #: 1320-33-714-001

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, GORDON KULIS AND PATRICIA KULIS, HUSBAND AND WIFE was/were the original Trustor(s), STEWART TITLE, the original trustee, and MILA, INC., the beneficiary, under that certain Deed of Trust dated August 11, 2000 and recorded August 15, 2000 in Instrument Number 0497766, Book 0800, Page(s) 2916, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT desires to substitute a new Trustee under said Deed of Trust in place and stead of STEWART TITLE, 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.

BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

Dated: September 9, 2002

bv:

CHRIS WHITE Vice President

ATTEST:

bv:

ANTHONY RAY SCHERZER Assistant Secretary

COUNTY OF HARRIS STATE OF TEXAS

On September 9, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared CHRIS WHITE, Vice President of BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

TONYA HUSKEY
MY COMMISSION EXPIRES
January 21, 2004

WITNESS my hand and official seal.

Signature: Notary in and for the State

Space Below For Recorder's Use

Recording Requested by:

BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

When Recorded Mail this Deed to: GORDON KULIS 1302 PETAR DRIVE GARDENERVILLE, NV. 89410

Title Co. No.:

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

10-941-



IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2002 SEP 20 AM 9: 39

LINDA SLATER
RECORDER

* 1700 PAID BC DEPUTY

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