

This instrument must be recorded in:
DOUGLAS County, NV

Recording Requested By:
Olympus Servicing (Calmco)
When Recorded Mail To:
Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #:1001262010 LPS #: 706813 Bin #: 09-09-02IG(A)



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-HE11, BY ITS ATTORNEY-IN-FACT, OLYMPUS SERVICING, LP FKA CALMCO SERVICING, LP is the current holder of note dated: 11/21/01, Original Amount: \$192950.00 where there was a Deed of Trust recorded 11/30/01 as Instrument # 529001, Book: 1101 Page: 10084, and WESTERN TITLE COMPANY, INC. is the present Trustee under said Deed of Trust, and JOHN M. MERINO AND LE ANN MERINO, HUSBAND AND WIFE, AS JOINT TENANTS is the trustor/grantor, and FIRST NLC FINANCIAL SERVICES, LLC. is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS County, NV, and

WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 1592 COUNTRY ROAD, MINDEN, NV 89423-

NOW THEREFORE, the undersigned beneficiary hereby substitutes U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-HE11, BY ITS ATTORNEY-IN-FACT, OLYMPUS SERVICING, LP FKA CALMCO SERVICING, LP as Trustee under said Deed of Trust.

U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-HE11, BY ITS ATTORNEY-IN-FACT, OLYMPUS SERVICING, LP FKA CALMCO SERVICING, LP as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

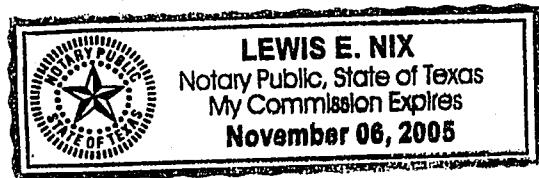
U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-HE11, BY ITS ATTORNEY-IN-FACT, OLYMPUS SERVICING, LP FKA CALMCO SERVICING, LP
On September 09, 2002

BY Debra O'Neill-Patterson
Debra O'Neill-Patterson, Vice President

STATE OF TX
COUNTY OF Travis

On September 09, 2002 before me, Lewis E. Nix, a Notary Public in and for Travis County in the State of TX, personally appeared Debra O'Neill-Patterson, Vice President, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.
WITNESS MY hand and official seal.

Lewis E. Nix
Lewis E. Nix
Notary Public



(MIN#:)
140
Mail Tax Statement To:
JOHN M. MERINO, 1592 COUNTRY ROAD, MINDEN, NV 89423-

REQUESTED BY
Fidelity National
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 SEP 26 AM 10:12

NV_046_706813_1001262010_GRP1

LINDA SLATER
RECORDER
\$17.00 PAID KJ DEPUTY

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