LOAN NO.: 681709-TUD

KEVIN A HODGINS CYNTHIA A HODGINS 910 ARROWHEAD DR GARDNERVILLE, NV 89410

Prepared by: LYNNE VEENINGA
House Finance Corporation
577 Lamont Road
Elmhurst, IL 60126

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

Original Trustor is: KEVIN A HODGINS, CYNTHIA A HODGINS

Original Trustee is:

Original Beneficiary is: BENEFICIAL MORTGAGE COMPANY OF NAVADA

Recorded in DOUGLAS, Nevada as

Document No., in Volume 0302, Page; 07704 Deed of Trust Date: 03/21/2002

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: 10/09/2002

BENEFICIAL MORTGAGE COMPANY OF NAVADA

MELISSA M KENNY, Assistant Secretary

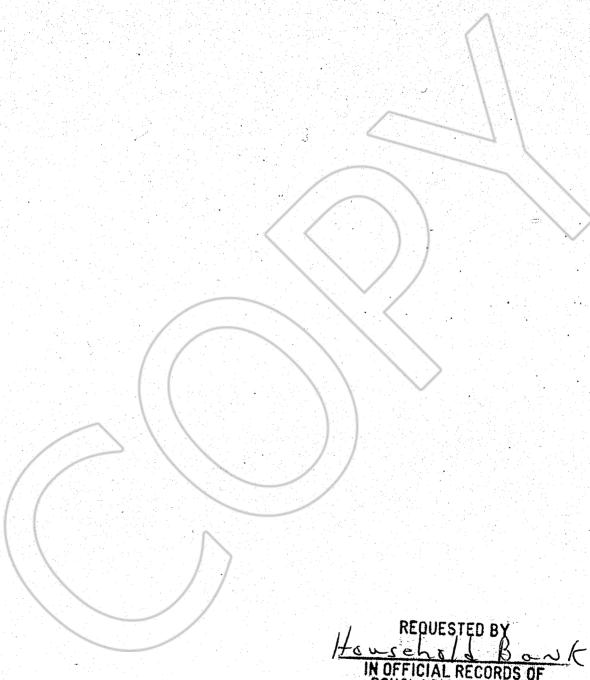
State of Illinois County of Cook

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 COMPANY OF NAVADA, 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 10/09/2002.

Notary Public / Commission Expires 09/25/2005

OFFICIAL SEAL

MALGORZATA DRZEWIECKI NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES:09/25/05 BENEFICIAL MORTGAGE COMPANY OF NAVADA



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LINDA SLATER RECORDER -PAID & 2 DEPUTY