

PIN No.: 132029110041

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, SHARON J. MULLER

was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. the original Trustee, and CENDANT MORTGAGE CORPORATION the Beneficiary, under that certain Deed of Trust dated MAY 10TH, 1999 and recorded , in Instrument No. 0467843, Book 0599, Page 2255, Official Records of the County of DOUGLAS, State of NEVADA and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN TITLE INSURANCE CO., 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 him thereunder.

DATED: October 10, 2002

Mortgage Electronic Registration Systems, Inc.
(MERS) as nominee for
HomeSide Lending, Inc.

P MURPHY
ASSISTANT SECRETARY

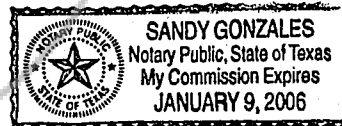
J. B. KERNS
FIRST VICE PRESIDENT

State of Texas }
County of Bexar } SS.

On October 10, 2002 before me the Undersigned, personally appeared J. B. KERNS and P MURPHY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Sandy Gonzales (Seal)



Prepared by D ISENBERGER
PIFD: 02-09-30
Loan Number: 11254290
PIF - PFNV ISEND 4074101OCT02
Recording Requested By:
HomeSide Lending
P.O. Box 47524
San Antonio, TX 78265-7524

Inv No 1672713894
Inv Pool C45-152
MIN No.: 100020000021033802

When recorded return and
mail tax statements to:

SHARON J MULLER
1781 LANTANA DR
MINDEN, NV 89423-5172

REQUESTED BY
HomeSide Lending
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 OCT 14 AM 9:35

LINDA SLATER
RECORDER

\$ 17.00 PAID KJ DEPUTY

0554655

BK 1002 PG 05146