PIN#: 120320

WHEN RECORDED MAIL TO:

DAWN SAMUELSON

VERDUGO TRUSTEE SERVICE CORPORATION DEPT. 1020/532705, P.O. BOX 9443 GAITHERSBURG, MARYLAND 20898-9443

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 000022305213

## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by said Deed of Trust may appoint a success or trustee to any Trustee thereunder appointed; AND WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein. Trustor: STANLEY E. SILVERMAN AND RUTH SILVERMAN, HUSBAND AND WIFE

Trustee : MARIN CONVEYANCING CORPORATION

Original Mortgagee: HEADLANDS MORTGAGE COMPANY

Date of Deed: September 9, 1998

Date Recorded: September 15, 1998

Book: 0998 , Instrument: 0449468

in the records of DOUGLAS County, Nevada

, Page: 2919

and more particularly

described on said Deed of Trust referred to herein.

AS SET FORTH IN DEED OF TRUST AND INCORPORATED BY REFERENCE HEREIN

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on October 21, 2002

MAIL TAX STATEMENT TO: STANLEY E SILVERMAN PO BOX 251

LO DOV 531

GLENBROOK

NV 89413

RNVO LOAN:000022305213 MIN:1000101 0000096360 7 MERS PHONE: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



JENNIFER J. SUBLESKI ASSISTANT SECRETARY

PHILIP MCALEAVY VICE PRESIDENT

STATE OF MARYLAND

COUNTY OF FREDERICK

, before me, the undersigned, a Notary Public in said 2002 On this 21st day of October State, personally appeared J. PHILIP MCALEAVY and JENNIFER J. SUBLESKI

personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons persons who executed the within instrument as VICE PRESIDENT

ASSISTANT SECRETARY respectively, on behalf of the above named corporation, and acknowledged to me, that they, as such officers, being authorized to do so, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.

JANE EYLER

NOTARY PUBLIC

1, 2005 My Commission Expires: November

NOTARY ERICK

RNV1 LOAN:000022305213 MIN:1000101 0000096360 7 MERS PHONE: 1-888-679-6377

DOUGLAS CO. NEVADA

2002 OCT 29 AM 9: 39

LINDA SLATER

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