PIN No.: 122021810181

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DONALD W. O'CONNOR AND TRISHA A. O'CONNOR

was the original Trustor, WESTERN TITLE COMPANY, INC. the original Trustee, and ABN AMRO MORTGAGE GROUP, INC. the Beneficiary, under that certain Deed of Trust dated DECEMBER 04TH, 2001 and recorded, in Instrument No. 529805, Book 1201, Page 3465, 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 WESTERN TITLE COMPANY, INC., 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 23, 2002

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

R.L. KISTLER

ASSISTANT SECRETARY

B. SANTELLAN VICE PRESIDENT

anter

State of Texas

County of Bexar

On October 23, 2002 before me the Undersigned, personally appeared B. SANTELLAN and R.L. KISTLER, 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 thatby 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.

Inv No 720144455 Inv Pool LW1-001

MIN No.: 100156800000237852

WITNESS my hand and official seal.

Signature

(Seal)

4014608OCT02

SANDY GONZALES Notary Public, State of Texas My Commission Expires **JANUARY 9, 2006**

Prepared by S JAMES PIFD: 02-10-07

Loan Number: 11678709 PIF - PFNV **JAMES**

Recording Requested By:

HomeSide Lending

P.O. Box 47524

San Antonio, TX 78265-7524

When recorded return and mail tax statements to:

DONALD W O'CONNOR TRISHA A O'CONNOR 616 VICTORIA CT GARDNERVILLE, NV 89460-8450

0556271

BK1002PG13703

4ome Side Leard IN OFFICIAL RECORDS OF

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LINDA SLATER RECORDER PAID K 2 DEPUTY