Loan No. 000000000000000370294332
Mail Tax Statement To:
RICHARD GARDNER
P.O. BOX 2194
STATELINE, NV. 89448

PIN #: 03-220-23

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RICHARD GARDNER AND KATHLEEN ANN GARDNER, HUSBAND AND WIFE AS JOINT TENANTS was/were the original Trustor(s), T.D. SERVICE CO., the original trustee, and CROSSLAND MORTGAGE CORP., the beneficiary, under that certain Deed of Trust dated September 23, 1999 and recorded September 28, 1999 in Instrument Number 0477640, Book 0999, Page(s) 5427, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned RESIDENTIAL FUNDING CORPORATION desires to substitute a new Trustee under said Deed of Trust in place and stead of T.D. SERVICE CO., now therefore, the undersigned hereby substitutes himself 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.

RESIDENTIAL FUNDING CORPORATION

Dated: October 17, 2002

by:

CHRIS WHITE

Vice President

ATTEST:

by:

ANTHONY RAY SCHERZER

Assistant Secretary

COUNTY OF HARRIS STATE OF TEXAS

On October 17, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared CHRIS WHITE, Vice President of RESIDENTIAL FUNDING CORPORATION known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.

SUSIE HATCH
MY COMMISSION EXPIRES
June 4, 2005

Signature:

Notary in and for the State

of Texas

Space Below For Recorder's Use

Recording Requested by:
RESIDENTIAL FUNDING CORPORATION

When Recorded Mail this Deed to: RICHARD GARDNER P.O. BOX 2194 STATELINE, NV. 89448

Title Co. No.:

This document was prepared by: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TEXAS 77090 ROBIN BIZELLI

10-941-

REQUESTED BY

ACCUTION SEPOTE COST

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEYADA

2002 NOV -7 PM 3: 28

LINDA SLATER
RECORDER

\$ 17 PAID DEPUTY

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