

17-
PIN No.: 1219-03-001-055

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, BRUCE C. FOLKER,
IDA FOLKER

was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. the original Trustee, and PHH MORTGAGE SERVICES CORPORATION the Beneficiary, under that certain Deed of Trust dated DECEMBER 20TH, 1996 and recorded , in Instrument No. 404162, Book 0197, Page 0473, 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: November 07, 2002

Mortgage Electronic Registration Systems, Inc.
(MERS)

P Murphy

P MURPHY
ASSISTANT SECRETARY

J. Feuerbacher

J. FEUERBACHER
VICE PRESIDENT

State of Texas

SS.

County of Bexar

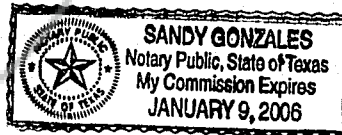
On November 07, 2002 before me the Undersigned, personally appeared J. FEUERBACHER and P MURPHY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed 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: 02-10-25

Loan Number: 19392033

PIF - PFNV ISEND

Recording Requested By:

HomeSide Lending

P.O. Box 47524

San Antonio, TX 78265-7524

Inv No 869851519

Inv Pool L32-001

MIN No.: 100020000091554745

3366226OCT02

When recorded return and
mail tax statements to:

BRUCE C FOLKER

IDA FOLKER

1330 OLD FOOTHILL RD S

GARDNERVILLE, NV 89460-6227

0557705

BK 1102 PG 05347

REQUESTED BY

HomeSide Lending

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 NOV 14 AM 9:33

LINDA SLATER
RECORDER

\$17⁰⁰ PAID *KS* DEPUTY