Loan No. 00000000000000000412232449
Mail Tax Statement To:
JO MONTGOMERY
5008 MCINTYRE CR.
AUSTIN, TX. 78734

PIN #: 07-062-02

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JO LANELLE MONTGOMERY, AN UNMARRIED WOMAN AND BRUCE FOSTER, AN UNMARRIED MAN, SCOTT SKILLMAN AND CARY SKILLMAN, HUSBAND AND WIFE, ALL AS JOINT TENANTS was/were the original Trustor(s), STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, the original trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS'), SOLELY NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., the beneficiary, under that certain Deed of Trust dated November 14, 2000 and recorded November 17, 2000 in Instrument Number 0503572, Book 1100, Page(s) 3660, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS'), SOLELY NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. desires to substitute a new Trustee under said Deed of Trust in place and stead of STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS'), SOLELY NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC.

Dated: November 6, 2002

by:_

CHRIS WHITE

Vice President

ATTEST:

оу:/

ANTHONY RAY SCHEDZER Assistant Secretary

COUNTY OF HARRIS STATE OF TEXAS

On November 6, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared CHRIS WHITE, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS'), SOLELY NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

JULIE MAGRANE
MY COMMISSION EXPIRES
February 5, 2005

WITNESS my hand and official seal.

Signature:

lotary in and for the State

of TEXAS

Space Below For Recorder's Use

Recording Requested by:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS'), SOLELY NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC.

When Recorded Mail this Deed to: JO MONTGOMERY 5008 MCINTYRE CR. AUSTIN, TX. 78734

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

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REQUESTED BY

A CCLT LAN SENSIFE

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

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