PIN No.: 1418-34-111-036

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RICHARD B. COLUCCI.

was the original Trustor, STEWART TITLE OF NEVADA the original Trustee, and HOMESIDE LENDING, INC. the Beneficiary, under that certain Deed of Trust dated NOVEMBER 05TH, 2001 and recorded NOVEMBER 9TH, 2001 in Instrument No. 0527375, Book 1101, Page 2872, 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 STEWART TITLE OF NEVADA, 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 13, 2002

HomeSide Lending, Inc.

P MURPHY

ASSISTANT SECRETARY

KERNS

VICE PRESIDENT

State of Texas

SS.

County of Bexar

On November 13, 2002 before me the Undersigned, personally appeared J. B. KERNS 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 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.

WITNESS my hand and official seal

Signature

(Seal)

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

Prepared by D ISENBERGER PIFD: 02-10-30

Loan Number: 11966024

PIF - PFNV **ISEND**

Recording Requested By: HomeSide Lending P.O. Box 47524

San Antonio, TX 78265-7524

When recorded return and mail tax statements to:

RICHARD B COLUCCI PO BOX 11655 ZEPHYR COVE, NV 89448-3655

Inv No 4001933513 Inv Pool CTN-011 MIN No.:

3244331OCT02

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 NOV 20 PM 2: 30

LINDA SLATER

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