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LOAN NO.: 0070313416
A.P.N. NO.: 25-383-04

REQUESTED BY:
GREENPOINT MORTGAGE FUNDING, INC.
2300 BROOKSTONE CENTRE PARKWAY
COLUMBUS, GA. 31904

AFTER RECORDING FORWARD TO AND MAIL TAX STATEMENTS TO:
Keith Rhead
Tammy Rhead
1335 Toiyabe Ave
Gardnerville NV 89410

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

GreenPoint Mortgage Funding, Inc. is the owner and holder of the Note secured by the Deed of Trust, dated DECEMBER 3, 1996, made by KEITH RHEAD AND TAMMY RHEAD, Trustors to MARIN CONVEYANCING CORPORATION, Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY, Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada in Book 1296 at Page 1554, File No. 402616, hereby substitutes Greenpoint Mortgage Funding, Inc. as Trustee in lieu of the above named Trustee under said Deed of Trust.

Greenpoint Mortgage Funding, Inc. hereby accepts said appointment as Trustee, pursuant to the request of said owner and holder and in accordance with the provision of Deed of Trust, does hereby reconvey without warranty to the person or persons legally entitled thereto, all estate now held by it under said Deed Of Trust.

IN WITNESS THEREOF, GreenPoint Mortgage Funding, Inc. has caused these presents to be executed by Linda A. Story-Daw, and Sherry F. Word, its Vice Presidents,

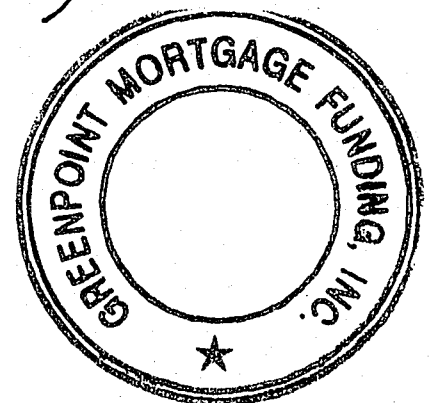
THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE BY GREENPOINT MORTGAGE FUNDING, INC. SUCCESSOR IN INTEREST TO HEADLANDS MORTGAGE COMPANY AS ATTORNEY IN FACT.

Sherry F. Word
Sherry F. Word
Vice President

Linda Story-Daw
Linda Story-Daw
Vice President

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CORPORATION ACKNOWLEDGEMENT

STATE OF GEORGIA

COUNTY OF MUSCOGEE

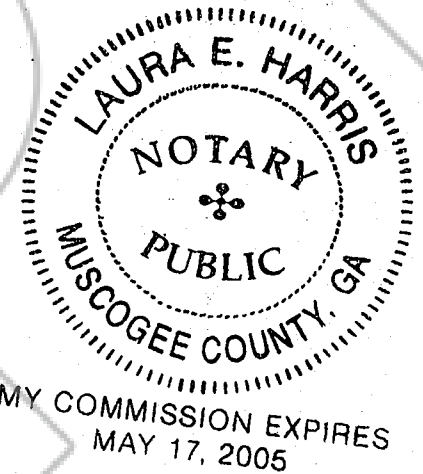
On October 11, 2002, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Linda A. Story-Daw and Sherry F. Word personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice Presidents of the corporation that executed the within instrument, and to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its By-Laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Laura E. Harris
LAURA E. HARRIS

Notary Public in and for said County and State

My Commission expires: MAY 17, 2005



REQUESTED BY
Stewart Title of Douglas County

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 NOV 25 AM 10: 25

LINDA SLATER
RECORDER

\$18 PAID 12 DEPUTY

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