

Loan No. 0000000000000000432172237

Mail Tax Statement To:

SUSAN KILBY
23914 SUMMIT RD.
LOS GATOS, CA 95033

PIN #: 1320-29-116-006

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, SUSAN KILBY, A MARRIED WOMAN was/were the original Trustor(s), FIRST AMERICAN TITLE CO., the original trustee, and MONUMENT MORTGAGE, INC., A CALIFORNIA CORPORATION, the beneficiary, under that certain Deed of Trust dated June 28, 2000 and recorded June 30, 2000 in Instrument Number 0495066, Book 0600, Page(s) 6348, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN TITLE 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.

BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE
(F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION
ATTORNEY IN FACT

Dated: November 11, 2002

by: Chris White
CHRIS WHITE
Vice President

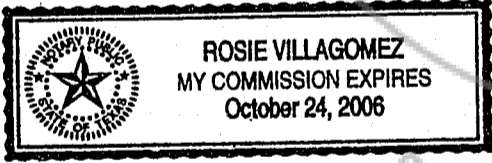
ATTEST:

by: Anthony Ray Scherzer
ANTHONY RAY SCHERZER
Assistant Secretary

COUNTY OF HARRIS
STATE OF TEXAS

On November 11, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared CHRIS WHITE, Vice President of BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT 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.



Signature: Rosie Villagomez
Notary in and for the State
of Texas

Space Below For Recorder's Use

Recording Requested by:
BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

When Recorded Mail this Deed to:
SUSAN KILBY
23914 SUMMIT RD.
LOS GATOS, CA 95033

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

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REQUESTED BY
Accutran Services
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER

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