

Loan No. 0412099913  
Mail Tax Statement To:  
JAMES WARNICK  
PO BOX 10908  
ZEPHYR COVE, NV 89448

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

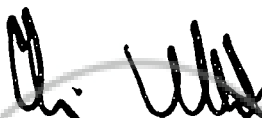
WHEREAS, JAMES D. WARNICK AND SHERI L. WARNICK HUSBAND AND WIFE was/were the original Trustor(s), STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, the original trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., the beneficiary, under that certain Deed of Trust dated September 1, 2000 and recorded September 11, 2000 in Instrument number 0499160, Book 0900, Page(s) 1407, official records of the County of DOUGLAS, State of Nevada, and

PIN #: 05-195-030

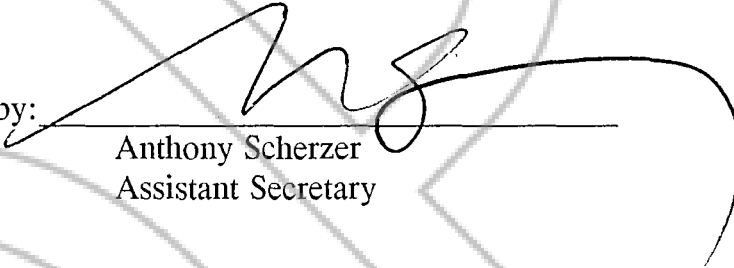
WHEREAS, the undersigned BANKERS TRUST COMPANY AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, desires to substitute a new Trustee under said Deed of Trust in place and stead of STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, now therefore, the undersigned hereby substitutes 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.

BANKERS TRUST COMPANY AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

November 20, 2001

by:   
Chris White  
Vice President

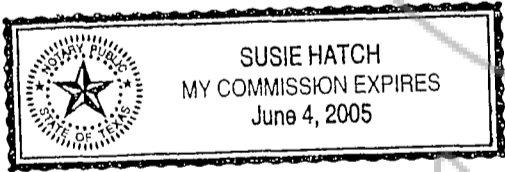
ATTEST:

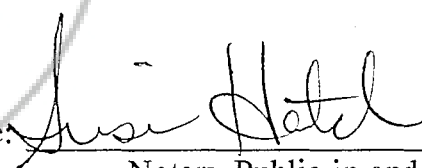
by:   
Anthony Scherzer  
Assistant Secretary

STATE OF TEXAS )(   
COUNTY OF HARRIS )(

On November 20, 2001, before me, the undersigned, a Notary Public in and for said State, personally appeared Chris White, Vice President of BANKERS TRUST COMPANY 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:   
Notary Public in and for  
the State of Texas

Space Below For Recorder's Use

Recording Requested by:  
BANKERS TRUST COMPANY AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

When Recorded Mail this Deed to:  
ACCUTRAN SERVICES, INC.  
15531 KUYKENDAHL RD. SUITE 300  
HOUSTON, TX 77090

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

10-445

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

2002 DEC -2 AM 11:17

LINDA SLATER  
RECORDER

\$ 17.00 PAID k2 DEPUTY

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