Loan No. 0000000000000000411032782
Mail Tax Statement To:
MICHAEL BOYD
1285 CAMPBELL COURT
GARDNERVILLE, NV 89410

PIN #: 1320-33-310-013

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MICHAEL P. BOYD AND JAQUELYN B. BOYD, HUSBAND AND WIFE, AS JOINT TENANTS was/were the original Trustor(s), STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, the original trustee, and HOMECOMINGS FINANCIAL NETWORK, INC., the beneficiary, under that certain Deed of Trust dated September 3, 1998 and recorded September 10, 1998 in Instrument Number 0449134, Book 0998, Page(s) 1884, official records of the County of DOUGLAS, State of Nevada, and

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

Dated: November 19, 2002

ph:

CHRIS WHITE

Vice President

ATTEST:

by:

ANTHONY RAY SCHERZER Assistant Secretary

COUNTY OF HARRIS STATE OF TEXAS

On November 19, 2002, 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.

SUSIE HATCH
MY COMMISSION EXPIRES
June 4, 2005

WITNESS my hand and official seal.

Signature:

Notary 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: MICHAEL BOYD 1285 CAMPBELL COURT GARDNERVILLE, NV 89410

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

10-941-



REQUESTED BY

ACCUTION SELVICES

IN OFFICIAL RECORDS OF

DOUGLAS CO., MEVADA

2002 DEC 27 PM 2: 27

LINDA SLATER
RECORDER

S 17 PAID 2 DEPUTY

0562229 BK 1202PG 12740