Assessor's/Tax ID No.: 1220-15-310-066 Recording Requested By: Sovereign Bank

When Recorded Return To:

Sovereign Bank 525 Lancaster Ave. Reading, PA 19611-

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Sovereign Bank #:6017ILN0067211461 "STEELSMITH" Lender ID:/ Escrow/Title:NOV 02 C131 Douglas, Nevada

SOVEREIGN BANK is the Owner and Holder of the Note secured by the Deed of Trust dated 02/10/2001, made by ROBERT A STEELSMITH AND VICTORIA W STEELSMITH, as Trustor, with YVETTE BINN-GRAHAM, ESQ as Trustee, for the benefit of FREEDOM MORTGAGE CORP as Beneficiary, which said Deed of Trust was recorded on 03/27/2001 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. Book 301, Page 6559, wherein said Owner and Holder hereby substitutes SOVEREIGN BANK as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 860 Long Valley Dr, Gardnerville, NV, 89410

IN WITNESS WHEREOF, SOVEREIGN BANK as owner and Substituted Trustee, have caused this instrument to be executed, each in its caspectave interest;

Sovereign Bank

November 29, 2002

DEBORAH PREVITERA, ASSISTANT

SECRETARY

1938 Dunce RALLY CHARLES unc SOVEREIGN BANK hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said 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.

By SOVEREIGN BANK as Trustee

November 29, 2002

DEBORAH PREVITERA, ASSISTANT

SECRETARY

STATE OF Pennsylvania COUNTY OF Berks

ON November 29, 2002, before me, SUZANNE D. LAPEARL, a Notary Public in and for the County of Berks County, State of Pennsylvania, personally appeared Deborah Previtera, Assistant Secretary, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon person(s) acted, executed the instrument.

SUZANNE D. LAPEARL Notary Expires: 06/06/2005

Notarial Seal Suzanne D. Lapearl, Notary Public Reading, Berks County My Commission Expires June 6, 2005

(This area for notarial seal)

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HMH-20021129-0008 NVDOUGL DOUGLAS NV BAT: 6691 KXNVSBR1

Page Substitution of Trustee and Full Reconveyance

STATE OF Pennsylvania COUNTY OF Berks

ON November 29, 2002, before me, SUZANNE D. LAPEARL, a Notary Public in and for the County of Berks County, State of Pennsylvania, personally appeared Deborah Previtera, Assistant Secretary, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

SUZANNE D. LAPEARL Notary Expires: 06/06/2005 Notarial Seal Suzanne D. Lapearl, Notary Public Reading, Berks County My Commission Expires June 6, 2005

(This area for notarial seal)

HMH-20021129-0008 NVDOUGL DOUGLAS NV BAT: 6691/6017ILN0067211461 KXNVSBR1

REQUESTED BY

SOURCE FOR BOOK

IN OFFICIAL RECORDS OF

DOUGLAS CO. MEYADA

2002 DEC 31 AM 9: 09

LINDA SLATER
RECORDER

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