

Assessor's/Tax ID No.: 122012210004
Recording Requested By:
Liberty Lending Services Inc.

When Recorded Return To:

Liberty Savings Bank, F.S.B.
2251 Rombach Avenue
PO Box 1000
Wilmington, OH 45177-

Record 2nd

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Liberty Lending Services Inc. #000251317 "SNARR" Lender ID:11/15/02 Douglas, Nevada
DEUTCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FORMERLY KNOWN AS BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE is the Owner and Holder of the Note secured by the Deed of Trust dated 05/05/1998, made by JO ANNE SNARR, AN UNMARRIED WOMAN as Trustor, with MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION as Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded on 05/11/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0439338 Book 0598, Page 1900, wherein said Owner and Holder hereby substitutes LIBERTY SAVINGS BANK, FSB as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1119 Ladera Ln, Gardnerville, NV, 89410-0000

IN WITNESS WHEREOF, DEUTCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FORMERLY KNOWN AS BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Deutsche Bank National Trust Company as Trustee formerly known as Bankers Trust Company of California, N.A., as Trustee
On DEC 12 2002 (DATE)

By: [Signature]
Mark Paidosh
Assistant Vice President

LIBERTY SAVINGS BANK, FSB 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 LIBERTY SAVINGS BANK, FSB as Trustee
On 12/18/2002 (DATE)

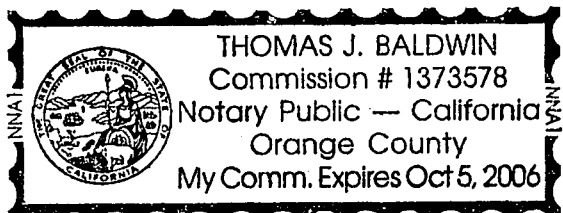
By: [Signature]
AMY J. SPINKS, ASSISTANT VICE
PRESIDENT

STATE OF California
COUNTY OF Orange

ON DEC 12 2002, before me, Thomas J. Baldwin, a Notary Public in and for Orange County, in the State of California, personally appeared Mark Paidosh, 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.

WITNESS my hand and official seal,

[Signature]
Notary Expires DEC 12 2002



(This area for notarial seal)

STATE OF Ohio
COUNTY OF Clinton

ON 12/18/2002 before me, Shelly Gilbert, a Notary Public in and for the County of Clinton County, State of Ohio, personally appeared Amy J. Spinks, Assistant Vice President, 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.

Shelly Gilbert
Shelly Gilbert
Notary Expires: 01/05/2004



SHELLY GILBERT
Notary Public, State of Ohio
My Commission Exp. Jan. 5 2004
Recorded in Clinton County

(This area for notarial seal)

Liberty Savings Bank, FSB P.O. Box 1000 2251 Rombach Avenue Wilmington OH 45177
SSK-20021204-0081 NVDOUGL DOUGLAS NV BAT: 9983/000251317 KXNVSB1

"Mail Tax Statements to"

Jo Anne Snarr
1119 Ladera Ln
Gardnerville, NV 89410

COOPER

REQUESTED BY
Liberty Lending
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 DEC 31 AM 9: 22

LINDA SLATER
RECORDER

\$18 PAID K2 DEPUTY

0562447

BK 1202 PG 13806