PIN#: 1134020 WHEN RECORDED MAIL TO: ERNOLD ORSOT V VERDUGO TRUSTEE SERVICE CORPORATION DEPT. 1020/532705, P.O. BOX 9443 GAITHERSBURG, MARYLAND 20898-9443

STATE OF Nevada TOWN/COUNTY DOUGLAS 000022320568 Loan No.

18'

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by said Deed of Trust may appoint a success or trustee to any Trustee thereunder appointed; AND MHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate; title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein. Trustor : ZDZISLAW A. BAK AND EWA M. BAK,

HUSBAND AND WIFE

Trustee : MARIN CONVEYANCING CORPORATION

Original Mortgagee: HEADLANDS MORTGAGE COMPANY

Date of Deed: March 11, 1998 Date Recorded : March

in the records of DOUGLAS

18, 1998

Book: 0398

, Instrument: 0435192

County, Nevada

, Page: 3973

and more particularly

described on said Deed of Trust referred to herein.

AS SET FORTH IN DEED OF TRUST AND INCORPORATED BY REFERENCE HEREIN

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on December 23, 2002

MAIL TAX STATEMENT TO: ZDZISLAM A BAK P 0 BOX 6755 STATELINE NV 89449

RNVO LOAN:000022320568 MIN:1000101 0000097895 1 MERS PHONE: 1-888-679-6377

0562689 BK0103PG00475 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



KENNETH KLIMA ASSISTANT SECRETARY MELISSA MCNEILL VICE PRESIDENT

STATE OF MARYLAND COUNTY OF FREDERICK

On this 23rd day of December 2002 , before me, the undersigned, a Notary Public in said State, personally appeared MELISSA MCNEILL and KENNETH KLIMA personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons persons who executed the within instrument as VICE PRESIDENT and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, and acknowledged to me, that they, as such officers, being authorized to do so, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official/se

APRIL L. SHULL

NOTARY PUBLIC

My Commission Expires: November

NOTAR

RNV1 LOAN:000022320568 MIN:1000101 0000097895 1 MERS PHONE: 1-888-679-6377

IN OFFICIAL RECORDS OF DOUGLAS CO MEYADA

2003 JAN -3 AM 9: 35

LINDA SLATER
RECORDER

\$ /8 PAID DEPUTY

0562689 BK0103PG00476