Parcel#: Loan No 11219349

## SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

KENNETH T SMITH AND BARBARA J SMITH

was the original Trustor under that certain Deed of Trust recorded on 08/06/99 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 0474004 in Book 0899 Page 1278 Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust. this 29th day of November, 2002

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. As Nominee

for HomeSide Lending, Inc.

By:

Elsa McKinnon Vice President

STATE OF FLORIDA COUNTY OF PINELLAS

On 11/29/02 before me, the undersigned, a Notary Public for said County, personally and State, personally appeared Elsa McKinnon known to me to be the Vice President of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of

WITNESS MY ackslashand official seal.

Jerry Seville

Notary Public/Commission expires 11/14/2006

directors

A.Graham/NTC,2100 Alt 19 N., Palm Harbor, FL 34683

Mail Tax Statements to: KENNETH SMITH 2976 HOT SPRINGS RD MINDEN, NV 89423

JERRY SEVILLE

JERRY SEVILLE Gommission # 000165348 Expires 11/14/2006 Bonded through

When Recorded Mail To: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683

INDIANA BS 10900

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 JAN -6 AM II: 34

WERNER CHRISTEN RECORDER ŝ

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