PIN/Tax ID #: 3744201

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 successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, ABN AMRO MORTGAGE GROUP, INC., A DELAWARE CORPORATION, , , whose address is 7159 Corklan Drive, Jacksonville, FL 35528, 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 persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Trustor(s): RONNIE W LUMAN AND PEGGIE A LUMAN, HUSBAND AND WIFE AS JOINT TENANTS

Original Beneficiary: EMPIRE OF AMERICA REALTY CREDIT CORP.

Original Trustee: COMSTOCK TITLE COMPANY, A NEVADA CORPORATION

Loan Amount: \$49,500.00

Date of Deed of Trust: 07/08/1991

Date Recorded: 07/25/1991

Book: 791

Page: 4270

Instrument Number: 256111

and recorded in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 12/30/02.

ABN AMRO MORTGAGE GROUP, INC., A DELAWARE CORPORATION,

Pat Charles

Assistant Vice President

State of FL

Sue Wagers

Vice President

County of DUVAL

On this date of 12/30/02, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and fo the aforementioned State, personally appeared the within named Sue Wagers and Pat Charles, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Vice President respectively of ABN AMRO MORTGAGE GROUP, INC., A DELAWARE CORPORATION, , , and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Christine Ward

Christine Word MY COMMISSION # CC972101 EXPIRES October 7, 2004

My Commission Expires: 10/02/2004

NVSTDR-4

9/18/01

Document Prepared by: HENDLEY, DEQUITA

When recorded return to:

ABN AMRO MORTGAGE GROUP INC.

7159 CORKLAN DRIVE

JACKSONVILLE, FL 32258

Loan #: 0001116528

Investor Loan #: 1270143832

Pool #:

Property Address:

1530 TOPAZ RANCH DRI

WELLINGTON, NV 89444-

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO NEVADA

2003 JAN 13 AM 10: 04

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