

19-
TAX PARCEL# 19-100-19

LOAN NO.:2128676

Return to:

✓ Household Mortgage Services

577 Lamont Road

Elmhurst, IL 60126

Prepared by: LA KEYSHA COOPER

STATE OF NEVADA
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

Original Trustor is:

WILLIAM J. KOLBE AND HELEN E. KOLBE, HUSBAND AND WIFE

Original Trustee is:

LENDER'S ADVANTAGE (NEC)

Original Beneficiary:

ROCK FINANCIAL CORPORATION

Recorded in DOUGLAS County, Nevada as

Document No., in Volume, Page, Deed of Trust Date:

DOC# 0473194, BK# 0799, PG# 4435, MTG DT 06/08/99

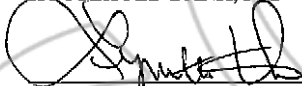
LEGAL DESCRIPTION – SEE ATTACHMENT “A” MADE A PART HEREOF

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of LENDER'S ADVANTAGE (NEC)

Now, therefore, the undersigned hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by it thereunder.

Dated: January 3, 2003

HOUSEHOLD BANK, FSB

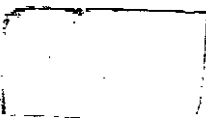


LYNETTE THERRIEN, Asst. Vice President

SEAL

0563801

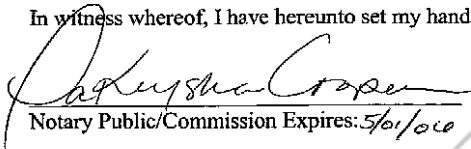
BK0103PG04859



State of Illinois
County of Dupage

On January 3, 2003 before me, the undersigned, a Notary Public in and for said State, personally appeared LYNETTE THERRIEN, personally known to me or proven to me on the basis of satisfactory evidence to be the Asst. Vice President of HOUSEHOLD BANK, FSB, a United States Corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this


Notary Public/Commission Expires: 5/1/06



ONCE RECORDED PLEASE RETURN TO:
ALONG WITH TAX STATEMENT

WILLIAM J. KOLBE
HELEN J. KOLBE
521 MOTTSVILLE LANE
GARDNERVILLE NV. 89410

0563801

BK0103PG04860

SEAL

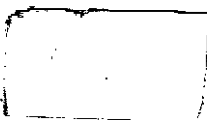


EXHIBIT "A"

A parcel of land located within a portion of the South one-half of Section 2, Township 12 North, Range 19 East, Mount Diablo Meridian, Douglas County, Nevada, described as follows:

Commencing at the Southwest corner of Parcel A-1 as shown on the Parcel Map for Knox and Elizabeth Johnson, as recorded in Book 585, Page 1695, as Document No. 117599, which bears North 19°04'40" West, 713.61 feet from a found brass cap, the South one-quarter corner of said Section 2, Township 12 North, Range 19 East, M.D.M.; thence North 81°07'20" East, 708.00 feet to the POINT OF BEGINNING; thence along the approximate centerline of Johnson Slough the following courses: North 12°05'29" West, 217.90 feet; thence North 03°47'03" West, 59.46 feet; thence North 40°34'46" East 127.00 feet; thence North 15°47'09" West, 110.00 feet; thence North 59°59'40" East, 113.00; thence North 00°55'32" West, 70.00 feet; thence North 55°08'26" West, 115.00 feet; thence North 01°57'26" East, 81.00 feet; thence North 39°30'36" West, 144.00; thence North 50°52'09" West, 119.00 feet; thence North 17°23'25" West, 178.00 feet; thence North 63°42'00" West, 345.00 feet; thence South 74°45'11" West, 123.00 feet; thence North 72°20'43" West, 168.00 feet; thence North 32°33'59" West, 151.00 feet thence North 54°06'23" West, 110.00 feet; thence North 10°48'17" West, 97.00 feet; thence North 64°55'28" East, 110.00 feet; thence North 09°33'47" West, 45.00 feet; thence North 74°07'07" West, 105.00 feet; thence North 11°46'50" West, 182.44 feet; thence along the South line of Mottsville Lane, South 89°50'04" East 1,259.27 feet; thence continuing along said South line of Mottsville Lane South 88°26'55" East, 482.22 feet; thence South 17°06'18" East, 1,724.63 feet; thence South 79°05'19" West, 244.30 feet; thence South 81°07'20" West, 968.70 feet to the POINT OF BEGINNING.

The Basis of bearing of this description is South 81°07'20" West as shown on the Parcel Map for Knox and Elizabeth Johnson recorded May 21, 1985 in the Official records of Douglas County, Nevada as Document No. 117599.

REQUESTED BY

Household Bank

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 JAN 14 AM 9:27

WERNER CHRISTEN
RECORDER

0563801

\$19.⁰⁰ PAID *KJ* DEPUTY

BK 0103 PG 04861