Assessor's/Tax ID No.: 005-051-050 Recording Requested By: Washington Mutual Bank FA

When Recorded Return To

Washington Mutual

Attn.: Release Department PO Box 8139

Vernon Hills, IL 60061-9946

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Vernon Hills - 908 - Washington Mutual #:5949227820 "Nicoletti" Lender ID:N62/0600280239 Douglas, Nevada STATE STREET BANK AND TRUST COMPANY AS TRUSTEE is the Owner and Holder of the Note secured by the Deed of Trust dated 08/25/1999, made by ANTHONY L. NICOLETTI, AND SYLVIA O. NICOLETTI HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with 1ST AMERICAN TITLE OF NEVADA as Trustee, for the benefit of INDYMAC MORTGAGE HOLDINGS, INC. A DELAWARE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 08/31/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0475578 Book 0899, Page 5772, wherein said Owner and Holder hereby substitutes CALIFORNIA RECONVEYANCE COMPANY as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1014 Skyland Drive, Zephyr Cove, NV, 89448

IN WITNESS WHEREOF, STATE STREET BANK AND TRUST COMPANY AS TRUSTEE as owner and Substituted Trustee, have caused this instrument to be executed, each in its

State Street Bank and Trust Company as Trustee On JAN 08/2003 //(DATE)

BRIAN P. O'CONNOR VICE PRESIDENT

SEAL

CALIFORNIA RECONVEYANCE COMPANY 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 CALIFORNIA RECONVEYANCE COMPANY as

Trustee

(DATE)

By:

KAREN S. MUROV, OFFICER

STATE OF Massachusetts
COUNTY OF SUFFOLK

Sue Chen

a Notary County, in the State

On NAN 0 8 2003 before me, Public in and for SUFFOLK of Massachusetts

WITNESS my hand and official seal,

Notary Expires: Sue Chen

. Notary Seal - Massachusetts, USA Sue Chen, Notary Public Commission Expires: March 6, 2009

(This area for notarial seal)

PO1-20030103-0111 NVDOUGL DOUGLAS NV BAT: 99999 KXNVSBR1

0564275 BK0103PG06928 Page Substitution of Trustee and Full Reconveyance

STATE OF Illinois COUNTY OF Cook

ON //5.02, before me, ROSEMARY ANN WOWK, a Notary Public in and for the County of Cook County, State of Illinois, personally appeared Karen S. Murov, Officer, 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.

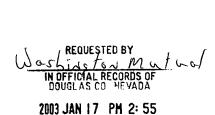
ROSEMARY ANN WOWK

Notary Expires: 05/17/2005 #530206

OFFICIAL SEAL ROSEMARY ANN WOWK Notary Public - State of Illinois My Commission Expires May 17, 2005

(This area for notarial seal)

Washington Mutual Bank, FA POI-20030103-0111 NVDOUGL DOUGLAS NV BAT: 99999/5949227820 KXNVSBR1



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WERNER CHRISTEN
RECORDER

S PAID 42 DEPUTY