Assessor's/Tax ID No.: 1219-04-001-011 Recording Requested By: EMC Mortgage Corporation

When Recorded Return To:

EMC MORTGAGE CORPORATION ATTN: PAYOFF DEPT PO BOX 141358 IRVING, TX 75014-1358

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

EMC Mortgage Corporation #:6792873 "HINKLEY" Lender ID:460/6792873 Douglas, Nevada

MERS #: 1001355-1260004230-3 VRU #: 888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR THE FIRST NATIONAL BANK OF NEVADA is the Owner and Holder of the Note secured by the Deed of Trust dated 07/03/2002, made by TIMOTHY GLENN HINKLEY AND PATRICIA M HINKLEY, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with WESTERN TITLE COMPANY, INC. as Trustee, for the benefit of FIRST NATIONAL BANK OF NEVADA as Beneficiary, which said Deed of Trust was recorded on 07/10/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 546759 Book 0702, Page 2992, wherein said Owner and Holder hereby substitutes EMC MORTGAGE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 190 Aspen Hill Ct, Gardnerville, NV, 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR THE FIRST NATIONAL BANK OF NEVADA as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR THE FIRST NATIONAL BANK OF NEVADA
On January 06, 2003

By: Coch Hoto
LEAH R. HESTER, ASSISTANT VICE
PRESIDENT

EMC MORTGAGE CORPORATION 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 EMC MORTGAGE CORPORATION as Trustee On __January_06,_2003 __

By: Lo. LR Hooto LEAH R. HESTER, ASSISTANT VICE PRESIDENT

STATE OF Texas COUNTY OF Dallas

ON January 06, 2003, before me, RENEBETH ACQUIATAN DINGLASAN, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by LEAH R. HESTER, ASSISTANT VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Renebeth Acquisatan Dinglasan Notary Expires: 08/08/2006

HENEBETH ACQUIATAN DINGLASAN
Notary Public, State of Texas
My Commission Expires 08-08-2006

(This area for notarial seal)

MLC-20030102-0012 NVDOUGL DOUGLAS NV BAT: 11347 KXNVSBR1

0564511 BK0103PG07896 Page Substitution of Trustee and Full Reconveyance

STATE OF Texas COUNTY OF Dallas

ON January 06, 2003, before me, RENEBETH ACQUIATAN DINGLASAN, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by LEAH R. HESTER, ASSISTANT VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Renesah Acquiatan Dinglasan Notary Expires: 08/08/2006

REMEBETH ACQUIATAN DINGLASAN

Hotary Public, State of Texas

My Commission Expires 08-08-2006

(This area for notarial seal)
Payoff Department, EMC Mortgage Corporation 800-723-3004
MLC-20030102-0012 NVDGUIGL DOUGLAS NV BAT: 11347/6792873 KXNVSBR1

REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2803 JAN 21 PM 2: 56

WERNER CHRISTEN RECORDER

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