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Loan No. 000000000000001975341910
Mail Tax Statement To:
JOSEPH R. ANDREWS
1486 MUIR DRIVE
GARDNERVILLE, NEVADA 89410
PIN #: 1220-15-310-058

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JOSEPH R. ANDREWS, A SINGLE MAN was/were the original Trustor(s), WESTERN TITLE CO., the original trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') SOLELY AS NOMINEE FOR PACIFIC GUARANTEE MORTGAGE CORP., the beneficiary, under that certain Deed of Trust dated August 16, 2001 and recorded August 22, 2001 in Instrument Number 0521209, Book 0801, Page(s) 6040, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR PACIFIC GUARANTEE MORTGAGE CORP. desires to substitute a new Trustee under said Deed of Trust in place and stead of WESTERN TITLE CO., now therefore, the undersigned hereby substitutes himself 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 him thereunder.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS NOMINEE FOR PACIFIC
GUARANTEE MORTGAGE CORP.

Dated: January 12, 2003

by: Chris White
CHRIS WHITE
ASSISTANT SECRETARY

ATTEST:

by: Gloria Johnson
GLORIA JOHNSON
Assistant Secretary

COUNTY OF TEXAS
STATE OF HARRIS

On January 12, 2003, before me, the undersigned, a Notary Public in and for said State, personally appeared CHRIS WHITE, ASSISTANT SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR PACIFIC GUARANTEE MORTGAGE CORP. known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.



Signature: Rosie Villagomez
Notary in and for the State
of TEXAS

Space Below For Recorder's Use

Recording Requested by:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR
PACIFIC GUARANTEE MORTGAGE CORP.

When Recorded Mail this Deed to:
JOSEPH R. ANDREWS
1486 MUIR DRIVE
GARDNERVILLE, NEVADA 89410

This document was prepared by:
ACCUTRAN SERVICES, INC.
15531 KUYKENDAHL RD. SUITE 300
HOUSTON, TEXAS 77090
CHRISTOPHER HARRINGTON

17-941-



REQUESTED BY
Accutran Services
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 JAN 22 AM 8:47

WEAHER CHRISTEN
RECORDER

\$17.00 PAID K2 DEPUTY

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