PIN No.: 131-93-062-3001

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RALPH L. MILLER AND KYUNGAE BAE
HUSBAND AND WIFE AS COMMUNITY PROPERTY
was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY the original
Trustee, and BANK ONE, N. A. the Beneficiary, under that certain
Deed of Trust dated FEBRUARY 28TH, 2000 and recorded , in
Instrument No. 0487029, Book 0200, Page 4398, Official Records of the County of DOUGLAS, State of NEVADA and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of STEWART TITLE OF DOUGLAS COUNTY, 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 him thereunder.

DATED: January 15, 2003

Bank One, N.A.

ASSISTANT SECRETARY

State of Texas

SS.

County of Bexar

On January 15, 2003 before me the Undersigned, personally appeared P MURPHY and B. SANTELLAN, 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(ies), and thatby his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature M

(Seal)

M. MARTINEZ MARCH 7, 2006

P MURPHY

ASSISTANT VICE PRESIDENT

Inv No 0009989690 Inv Pool WAJ-012 MIN No.: 100035500099896900 3981517DEC02

Prepared by Y SAENZ
PIFD: 02-12-16
Loan Number: 19401314
PIF - PFNV SAENY
Recording Requested By:
HomeSide Lending
P.O. Box 47524
San Antonio, TX 78265-7524

When recorded return and mail tax statements to:

RALPH L MILLER KYUNGAE BAE PO BOX 3873 STATELINE, NV 89449-3873

0564777

BK0103PG08942

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO MEVADA

2003 JAN 23 AM 10: 09

WERNER CHRISTER RECORDER

190 PAID. DEPUTY