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LOAN NO.: 68170900519491

FRANKLIN E BROWN VALERIE J GARCIA BROWN 1450 TOPAZ RANCH DR WELLINGTON, NV 89444

Prepared by: Dakeisha Willingham
House Finance Corporation
577 Lamont Road
Elmhurst, IL 60126

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

Original Trustor is: FRANKLIN E BROWN, VALERIE J GARCIA BROWN

Original Trustee is:

Original Beneficiary is: BENEFICIAL MORTGAGE COMPANY OF NEVEDA

Recorded in DOUGLAS, Nevada as

Document No., in Volume 0601, Page; 3611 Deed of Trust Date: 06/15/2001

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of

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.

DATE: 01/13/2003

BENEFICIAL MORTGAGE COMPANY OF NEVEDA

Felecite Williams, Assistant Secretary

State of Illinois County of DU PAGE

On before me, the undersigned, a Notary Public in and for said State, personally appeared T. Williams-Hurt, personally known to me or proven to me on the basis of satisfactory evidence to be the Asst. Vice President of BENEFICIAL MORTGAGE COMPANY OF NEVEDA, 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 01/13/2003.

Notary Public / Commission Expires: 07/05/2006

"OFFICIAL SEAL"

OLENA P. DOUGHMAN

NOTARY PUBLIC, STATE OF ILLINOIS

MY COMMISSION EXPIRES 7/5/2006

OF NEVEDA

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2003 FEB -4 PM 3: 04

WERNER CHRISTEN
RECORDER

PAID DEPUTY

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BENEFICIAL MORTGAGE COMPANY