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WHEN RECORDED MAIL TO:
HOMECOMINGS FINANCIAL
2711 NORTH HASKELL, SUITE 900
DALLAS, TX 75204-
800-206-2901

PAYF 0400587580



SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute HOMECOMINGS FINANCIAL

OLD REPUBLIC TITLE COMPANY OF NEVADA was the original Trustee in the Deed of Trust hereinafter described:
TRUSTOR: Rebecca G. Manoukian Paul D. Manoukian
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
BENEFICIARY: ("MERS")
CURRENT BENEFICIARY: Mortgage Electronic Registration Systems, Inc.

Deed of Trust dated 03/01/2002 recorded in Book _____, Page _____, Instrument No. 536685 (Rerecorded on / / in Book _____, Page _____, Instrument No. _____), of Official Records in the Office of the Recorder of DOUGLAS County, State of NEVADA, on 03/11/2002.
HOMECOMINGS FINANCIAL

_____ hereby accepts said appointment as Trustee under the above Deed of Trust, and As Successor Trustee, and 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 the estates now held by it under said Deed of Trust.

IN WITNESS WHEREOF the Owner and Holder and HOMECOMINGS FINANCIAL

_____ as Successor Trustee,

has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: JANUARY 28TH, 2003

Mortgage Electronic Registration Systems, Inc.

Successor Trustee
HOMECOMINGS FINANCIAL

Jeff Black
Jeff Black
Assistant Vice President

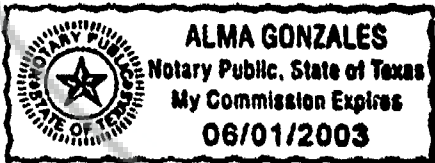
Jay Owens
Jay Owens
Vice President

STATE OF TEXAS)
) ss
COUNTY OF Dallas)

Kelli Kysela
Kelli Kysela
Vice President

On JANUARY 28TH, 2003, before me, a Notary Public in and for the County of Dallas State of TEXAS, personally appeared Jay Owens and Kelli Kysela known to be the Vice President and Vice President

of said Corporation; that the Seal affixed to said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed. IN WITNESS WHEREOF, I have hereunto signed my name the day and year last written.



Alma Gonzales
Alma Gonzales
Notary Public in and for said County and State
My Commission expires: 06/01/2003

Prepared by
HT
HOMECOMINGS FINANCIAL
2711 NORTH HASKELL, SUITE 900
DALLAS, TX 75204-

NV_SOT

REQUESTED BY
Homecomings Financial
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

SEAL

2003 FEB -6 AM 8:59

WERNER CHRISTEN
RECORDER

\$17.00 PAID kg DEPUTY

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