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PIN No.: 1220-15-110-070

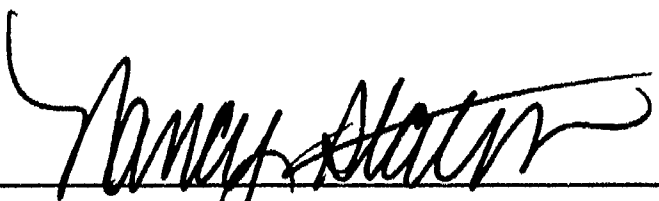
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, TODD S. ADAMS AND
CYNITHIA L. ADAMS, HUSBAND AND WIFE
was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY the original
Trustee, and ABN AMRO MORTGAGE GROUP, INC. the Beneficiary, under that certain
Deed of Trust dated APRIL 25TH, 2002 and recorded in
Instrument No. 0541386, Book 0502, Page 01118, 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: February 03, 2003

Mortgage Electronic Registration Systems, Inc.
(MERS), as nominee for Washington Mutual Bank,
F.A.



NANCY STATON
ASSISTANT SECRETARY

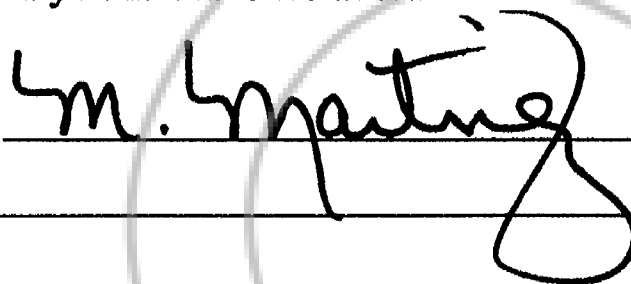


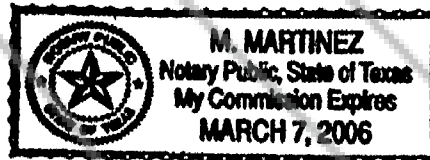
B. SANTELLAN
VICE PRESIDENT

State of Texas }
County of Bexar } SS.

On February 03, 2003 before me the Undersigned, personally appeared B. SANTELLAN
and NANCY STATON, 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 that by 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  (Seal)



Prepared by Y SAENZ
PIFD: 02-12-26
Loan Number: 18910701
PIF - PFNV SAENY
Recording Requested By:
HomeSide Lending
P.O. Box 47524
San Antonio, TX 78265-7524

Inv No 720543565
Inv Pool LW1-002
MIN No.: 100156800000541998
3402527DEC02

When recorded return and
mail tax statements to:

TODD S ADAMS
CYNITHIA ADAMS
951 DEAN DR
GARDNERVILLE, NV 89460-8930

REQUESTED BY
HomeSide Lending
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 FEB 11 AM 10:01

WERNER CHRISTEN
RECORDER

\$ 17.⁰⁰ PAID *K2* DEPUTY

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