SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, TIM M COTTER SUSAN L COTTER

was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. the original Trustee, and CENDANT MORTGAGE CORPORATION the Beneficiary, under that certain Deed of Trust dated JANUARY 04TH, 1999 and recorded, in Instrument No. 0458301/0462561/*, Book 199/399*, Page 1193/1043*, Official Records of the County of DOUGLAS, State of NEVADA AND *RE-RECORDED
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN TITLE INSURANCE CO., now therefore, the undersigned hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or

DATED: February 03, 2003

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Washington Mutual Bank, FA, successor in interest to HomeSide Lending, Inc. by operation of law.

NANCY STATON ASSISTANT SECRETARY

B. SANTELLAN

VICE PRESIDENT

State of Texas

SS.

persons legally entitled thereto, the Estate now held by him thereunder.

County of Bexar

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 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

(Seal)

Y. S. SAENZ Votery Public, State of Texas My Commission Expires JUNE 22, 2006

Prepared by Y SAENZ PIFD: 03-01-07 Loan Number: 13435854

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:

TIM M COTTER SUSAN L COTTER PO BOX 6308 **STATELINE, NV 89449-6308**

Inv No 718230251 Inv Pool L34-001

MIN No.: 10002000009675541

3753908JAN03

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO . NEVADA

2003 FEB 11 AM 10: 01

WERNER CHRISTEN RECORDER

DEPUTY

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