WHEN RECORDED MAIL TO:

HOMECOMINGS FINANCIAL 2711 NORTH HASKELL, SUITE 900

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DALLAS, TX 75204-

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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

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 STEWART TITLE COMPANY OF SAN DIEGO, A CALIFORNIA CORPORATION was the original Trustee in the Deed of Trust hereinafter described: TRUSTOR: Timothy J. McCarthy MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") BENEFICIARY: **CURRENT BENEFICIARY:** Mortgage Electronic Registration Systems, Inc. Deed of Trust dated 08/06/2002 recorded in Book , Page , Instrument No. (Rerecorded on / / in Book _____, Page] 552071 Instrument No.), of Official Records in the Office of the Recorder of DOUGLAS County, State of NEVADA , on 09/13/2002. 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 31ST 2003 Successor Trustee Mortgage Electronic Registration Systems, Inc. HOMECOMINGS FINANCIAL Jay Owens Jeff Black Vice President Assistant Vicé President TEXAS STATE OF) ss Vice President COUNTY OF Dallas On JANUARY 31ST, 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 Borard 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** Notary Public, State of Texas Ay Commission Expires Notary Public in and for said County and State 06/01/2003 My Commission expires: 06/01/2003 Prepared by HOMECOMINGS FINANCIAL 2711 NORTH HASKELL, SUITE 900 DALLAS, TX 75204-NV_SOT

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