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Loan No. 0000000000000000414332148
Mail Tax Statement To:
ROBERT HUBER
P.O. BOX 5303
STATELINE, NV 89449

PIN #: 07-272-080

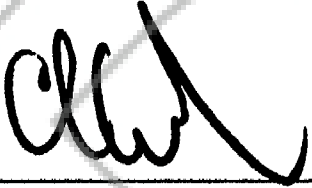
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ROBERT C. HUBER, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY was/were the original Trustor(s), FIRST CENTENNIAL TITLE, the original trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., the beneficiary, under that certain Deed of Trust dated July 5, 2002 and recorded July 12, 2002 in Instrument Number 547006, official records of the County of DOUGLAS, State of Nevada, and

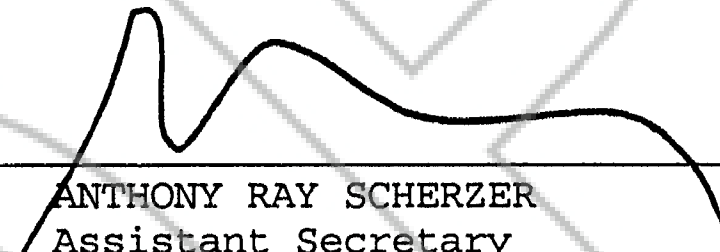
WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST CENTENNIAL TITLE, now therefore, the undersigned hereby substitutes himself 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS NOMINEE FOR
HOMECOMINGS FINANCIAL NETWORK, INC.

Dated: February 9, 2003

by: 
CHRIS WHITE
Vice President

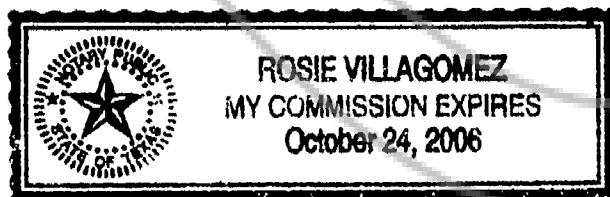
ATTEST:

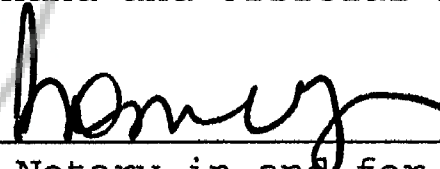
by: 
ANTHONY RAY SCHERZER
Assistant Secretary

COUNTY OF HARRIS
STATE OF TEXAS

On February 9, 2003, before me, the undersigned, a Notary Public in and for said State, personally appeared Chris White, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.



Signature: 
Notary in and for the State
of TEXAS

Space Below For Recorder's Use

Recording Requested by:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR
HOMECOMINGS FINANCIAL NETWORK, INC.

When Recorded Mail this Deed to:
ROBERT HUBER
P.O. BOX 5303
STATELINE, NV 89449

✓ This document was prepared by:
ACCUTRAN SERVICES, INC.
15531 KUYKENDAHL RD. SUITE 300
HOUSTON, TEXAS 77090
JOSHUA STARNES

10-941-



REQUESTED BY
Accutran Services
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 FEB 21 AM 9:21

WENNER CHRISTEN
RECORDER

\$ 17.00 PAID K2 DEPUTY

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