SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JAMES E LANGLEY AND KRISTIN C LANGLEY
HUSBAND AND WIFE AS JOINT TENANTS
was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY the original Trustee, and ALLIED SAVINGS BANK the Beneficiary, under that certain Deed of Trust dated DECEMBER 02ND, 1993 and recorded, in Instrument No. 324731, Book 1293, Page 2314, 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 FIRST AMERICAN TITLE INSURANCE COMPANY, 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 19, 2003

Washington Mutual Bank, FA, successor in interest to HomeSide Lending, Inc. by operation of law.

ASSISTANT SECRETARY

ASSISTANT VICE PRESIDENT

State of Texas

SS.

County of Bexar

On February 19, 2003 before me the Undersigned, personally appeared NANCY STATON and J. B. KERNS, 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.

(Seal)

M. MARTINEZ lotary Public, State of Texas My Commission Expires MARCH 7, 2006

Prepared by T RUTLEDGE

PIFD: 03-01-30 Loan Number: 17628646 PIF - PFNV RUTLT

Recording Requested By: HomeSide Lending

P.O. Box 47524 San Antonio, TX 78265-7524

When recorded return and mail tax statements to:

JAMES E LANGLEY KRISTIN LANGLEY 2769 UNDERWOOD LN BISHOP, CA 93514-3138

Inv No 1270299215 Inv Pool A05-001

MIN No.: 3497631JAN03

IN OFFICIÁL RECORDS OF DOUGLAS CO MEYADA

2003 FEB 24 PM 12: 59

WELLHER CHRISTEN RECORDER

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BK 0203 PG 09618