

State of Nevada
County of Douglas
Loan Number: 2004698862
Parcel ID: 122022410049
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Substitution of Trustee and Full Reconveyance

WHEREAS Harbor Financial Group Inc., NAF, Inc. ("NAF") formerly known as New America Financial, Inc., the present Beneficiary (ies) of the Deed of Trust mentioned below, hereby substitutes itself as trustee under said Deed of Trust in place of Western Title

and does hereby reconvey, without warranty, to the person(s) legally entitled thereto, the estate now held by said Beneficiary(ies) hereunder:

WHEREAS, the date of said Deed of Trust, the names of the Trustors who executed the same, the county in the State of Nevada, the date of recordation and document number of Official Records of said County where said Deed of Trust is recorded are as follows:

Trustors: Jose C Maes and Peggy Ann Maes

Date of Deed of Trust: 02/01/1999

Recorded County: Douglas

Recordation Date: 02/05/1999

Document No.: 0460409

Book: 0299

Page: 1169

Re-Recordation Date:

Document No.:

Book:

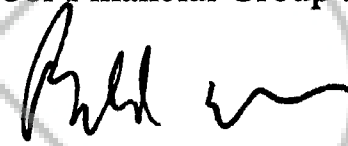
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As Described in Recorded Deed of Trust

Dated 02/24/2003

BENEFICIARY(IES)

Harbor Financial Group Inc., NAF, Inc. ("NAF")



Ronald Marx,
Assistant Vice President


STATE OF New York
COUNTY OF Erie

On 02/24/2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Ronald Marx, Assistant Vice President of Harbor Financial Group Inc., NAF, Inc. ("NAF") personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

PREPARED BY:

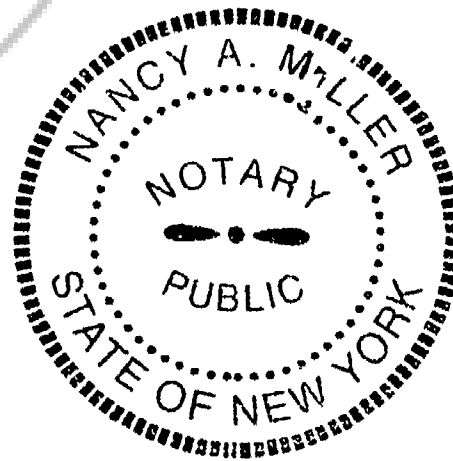
Jennifer Ribbeck
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068



Nancy A Miller
Notary Public, State of New York
Qualified in Erie County
Commission Expires April 05, 2003

WHEN RECORDED MAIL TO AND
MAIL TAX STATEMENT TO:

Jose C Maes
Peggy A Maes
1438 Sally Lane
Gardnerville, NV 89410



REQUESTED BY
B of A mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO NEVADA

2003 MAR 11 AM 9:10

WERNER CHRISTEN
RECORDER

\$ 17.⁰⁰ PAID KJ DEPUTY

0569510
BK 0303 PG 03792