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Loan No. 0000000000000001929705030

Mail Tax Statement To:
ROBERT AND SHARON KRAAL
261 QUAKING ASPEN LN #A
STATELINE NV 89449

PIN #: 42-130-040

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ROBERT F KRAAL AND SHARON P KRAAL HUSBAND AND WIFE AS JOINT TENANTS was/were the original Trustor(s), STEWART TITLE OF DOUGLAS COUNTY, the original trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) AS NOMINEE FOR FIRST UNION MORTGAGE CORPORATION, the beneficiary, under that certain Deed of Trust dated January 28, 2002 and recorded February 1, 2002 in Instrument Number 0533895, Book 0202, Page(s) 0729, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) AS NOMINEE FOR FIRST UNION MORTGAGE CORPORATION desires to substitute a new Trustee under said Deed of Trust in place and stead of STEWART TITLE OF DOUGLAS COUNTY, 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) AS NOMINEE FOR FIRST UNION
MORTGAGE CORPORATION

Dated: May 3, 2003

by: *Chris White*
CHRIS WHITE
ASSISTANT SECRETARY

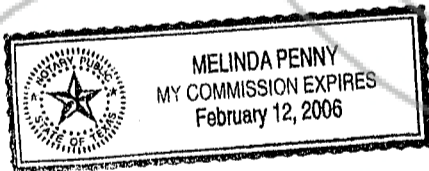
ATTEST:

by: *Gloria Johnson*
GLORIA JOHNSON
Assistant Secretary

COUNTY OF HARRIS
STATE OF TEXAS

On May 3, 2003, before me, the undersigned, a Notary Public in and for said State, personally appeared CHRIS WHITE ASSISTANT SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) AS NOMINEE FOR FIRST UNION MORTGAGE CORPORATION 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: *Melinda Penny*
Notary in and for the State
of TEXAS

Space Below For Recorder's Use

Recording Requested by:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) AS NOMINEE FOR FIRST UNION MORTGAGE CORPORATION

When Recorded Mail this Deed to:
ROBERT AND SHARON KRAAL
261 QUAKING ASPEN LN #A
STATELINE NV 89449

This document was prepared by:
ACCUTRAN SERVICES, INC.
15531 KUYKENDAHL RD. SUITE 300
HOUSTON, TEXAS 77090
YVETTE WILLIAMS

17-941-



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

2003 MAY 16 AM 9:21

WERNER CHRISTEN
RECORDER

0577060

BK 0503 PG 08276

\$17.00 PAID KO DEPUTY