Tax ID: 141901701014

Recording Requested By / Return To:

Mail Tax Statements to: SHELBY S ENDICOTT, 3675 Cindy's Trail, GARDNERVILLE, NV 89705

Substitution Of Trustee And Full Reconveyance

The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: HOMECOMINGS FINANCIAL NETWORK INC

Original Trustor: SHELBY S ENDICOTT

Recorded in Douglas County, Nevada, on 11/05/02 as Instrument # 557003 on Book 1102 on Page 1826

Date of deed of trust: 10/29/02 Amount of deed of trust: \$249000.00 Tax ID: 141901701014

Trustee: 1ST AMERICAN TITLE CO OF NEVADA

hereby substitutes Homecomings Financial Network Inc

as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, and upon the written instructions of the beneficiary, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 04/24/2003

Homecomings Financial Network, Inc.

Vice President

State of California County of Santa Clara

On 04/24/2003, before me, the undersigned, a Notary Public for said County and State, personally appeared Joseph Corpuz, personally known to me to be the person that executed the foregoing instrument, and acknowledged that he is Vice President of

Homecomings Financial Network, Inc.,

and that he executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Homecomings Financial Network, Inc..

Notar Kin Gorman

My Commission Expires 01/11/06

KIM GORMAN COMM. 1334697 NOTARY PUBLIC - CALIFORNIA SANTA CLARA COUNTY
My Comm. Expires JAN. 11, 2006

Prepared by: E. N. Harrison

Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 (408)866-6868 LN# 0415285246 Investor LN# 8180173 P.I.F.: 03/20/03

FINAL RECON.CANV 90816 04/24/03 02:00:29 27-005 NV Douglas 393 243

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RECORDER "17 PAID K2