Parcel#: Loan No 1004003956

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

RUSSELL F EARNEST AND DIANE EARNEST

was the original Trustor under that certain Deed of Trust recorded on 10/23/00 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 0501880 , Page 4260 in Book 1000 Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

this 22nd day of April, 2003 FIRST FRANKLIN FINANCIAL CORPORATION

Christine L. DePaolo

Officer

STATE OF PENNSYLVANIA COUNTY OF ALLEGHENY

before me, the undersigned, a Notary Public for said County, On 04/22/03 , personally and State, personally appeared Christine L. DePaolo known to me to be the Officer of the

corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors

WITNESS MY hand and official seal.

Katherine A. Wright

Notary Public/Commission expires 10/06/2003

Prepared By:

A. Graham/NTC, 2100 Alt 19 N., Palm Harbor, FL 34683

Mail Tax Statements to: RUSSELL EARNEST 930 DRESSLERVILLE RD GARDNERVILLE, NV 89410

When Recorded Mail To: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683

SEAL

Katherine A. Wright, Notary Public Pittsburgh, Allegheny County My Commission Expires Oct. 6, 2003 Notarial Seal

Mamber, Pennsylvania Association of Notaries

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2003 MAY 28 AM 8: 19

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WERRICA CHAISTER RECORDER SIT PAID A DEPUTY