Assessor's/Tax ID No.: 1420-28-410-009

Recording Requested By:

Sovereign Bank

When Recorded Return To:

Sovereign Bank 525 Lancaster Ave. Reading, PA 19611Sovereign IN OFFICIAL RECORDS OF DOUGLAS COLNEVADA

2003 OCT 21 AM 10: 42

WERNER CHRISTEN RECORDER

18 PAIR K & DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Sovereign Bank #:6017ILN0067185282 "HORN" ID:/00050962910000000 Agt:OCT 03 #C-147 Douglas, NV SOVEREIGN BANK is the Owner and Holder of the Note secured by the Deed of Trust dated 10/13/1998, made by Frank E Horn, as Trustor, with RICHARD N STEED as Trustee, for the benefit of EMPIRE FUNDING CORP as Beneficiary, which said Deed of Trust was recorded on 10/19/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0451994 wherein said Owner and Holder hereby substitutes SOVEREIGN BANK as Trustee in lieu of the above-named Trustee under said Deed of

Property Address: 1428 Esther Way, Minden, NV, 89423

IN WITNESS WHEREOF, SOVEREIGN BANK as owner and Substituted Frystee, have caused this instrument to be executed, each in its respective interest;

Sovereign Bank

On October 14, 2003

DEBORAH PREVITERA, ASSISTANT

SECRETARY

SOVEREIGN BANK hereby accepts said appointment as Trustee under said Decedoral Soveressor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it SOVEREIGN BANK hereby accepts said appointment as Trustee under said Deed of Trust and

By SOVEREIGN BANK as Trustee

On October 14, 2003

DEBORAH PREVITERA, ASSISTANT

SECRETARY

SMW-20031014-0025 NVDOUGL DOUGLAS NV BAT: 10163 KXNVSBR1

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Pennsylvania COUNTY OF Berks

ON October 14, 2003, before me, DIANE A SANDS, a Notary Public in and for the County of Berks County, State of Pennsylvania, personally appeared Deborah Previtera, Assistant Secretary, 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 excusted the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

DIANE'A SANDS Notary Expires: 02/05/2007

NOTARIAL SEAL Diane A. Sands, Notary Public Reading, Berks County, PA My Commission expires 2-05-2007

(This area for notarial seal)

STATE OF Pennsylvania COUNTY OF Berks

ON October 14, 2003, before me, DIANE A SANDS, a Notary Public in and for the County of Berks County, State of Pennsylvania, personally appeared Deborah Previtera, Assistant Secretary, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

DIANE A SANDS

Notary Expires: 02/05/2007

NOTARIAL SEAL Diane A. Sands, Notary Public Reading, Berks County, PA My Commission expires 2-05-2007

(This area for notarial seal)

Sovereign Bank, 525 Lancaster Avenue, Reading, PA 19611 SMW-20031014-0025 NVDOUGL DOUGLAS NV BAT: 10163/6017ILN0067185282 KXNVSBR1