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

REQUESTED BY
Nationwide Title
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 DEC -8 AM 9:52

WERNER CHRISTEN
RECORDER

\$17⁰⁰ PAID K2 DEPUTY

Parcel #: 1933026
Loan No 3000239347

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas, the undersigned, as the present Beneficiary(s) under a Deed of Trust recorded on 12/23/1997 in the office of the County Recorder of Douglas County, Nevada, as Doc No. 0429129 in Book 1297, Page 4658

made by WILLIAM A DOWNEY as Trustor, 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 24TH day of November in the year 2003

THE BANK OF NEW YORK, TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1998-A; INDYMAC BANK FSB AS ATTORNEY IN FACT FOR THE BANK OF NEW YORK

By: _____
SUSAN STRAATMANN ASSISTANT VICE PRESIDENT

STATE OF FLORIDA COUNTY OF Pinellas
On 11/24/2003 before me, the undersigned, a Notary Public for said County and State, personally appeared SUSAN STRAATMANN, personally known to me to be the ASSISTANT VICE PRESIDENT 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.

STEVEN ROGERS
Notary Public
Commission expires 01/08/2007



STEVEN ROGERS
Notary Public, State of Florida
My Commission Exp. Jan. 8, 2007
DD0178150
Bonded through
Florida Notary Assn., Inc.

Prepared By:
Thomas Temple/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

Mail Tax Statements to:
WILLIAM DOWNEY
3637 LARCH AVE STE 3
SOUTH LAKE TAHOE, CA 96150

0598856

BK 1203PG02877