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Parcel Number: 1220-22-110-090 LOAN NO.: 68170917502767

Return to: Household Finance Corporation 577 Lamont Road, Elmhurst, IL 60126

Prepared by: Meena C. Patel

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE REQUESTED BY

HOWELAND BOOK
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 FEB -9 AM 8: 46

WERNER CHRISTEN RECORDER

PAID () DEPUTY

WHEREAS,

Original Trustor is:

ROBERT L KILTZ

BARBARA D KILTZ

Original Trustee is:

BENEFICIAL MORTGAGE CO. OF NEVADA

Recorded in DOUGLAS County, Nevada as

Document No. NA, in Volume 0301, Page 8136, Deed of Trust Date 03/27/2001

LEGAL DESCRIPTION -

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of BENEFICIAL MORTGAGE CO. OF NEVADA.

Now, therefore, the undersigned hereby substitutes itself 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 it thereunder. Dated: January 9, 2004

Meena C. Patel, Vice President

State of Illinois County of Dupage

On January 9, 2004 before me, the undersigned, a Notary Public in and for said State, personally appeared Meena C. Patel, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice President of, a United States Corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this

Notary Public/Commission Expires: 09-04-04

Please mail tax statement to:

MEDIA CHITICAL

ROBERT L KILTZ BARBARA D KILTZ

750 LASSEN WAY

GARDNERVILLE, NV 89410

0604068

BK 0204 PG 03058