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Parcel Number: 1220-21-810-092 LOAN NO.: 68170900534481

Return to: Household Finance Corporation 577 Lamont Road, Elmhurst, IL 60126 Prepared by: PRISCILLA BURRELL

> STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Household Bash MOFFICIAL RECORDS OF DOUBLAS CO. HEYADA

2004 APR 19 PM 12: 34

WERHER CHRISTEN
RECORDER

\$ 17 PAID \$ 2 DEDUCE.

WHEREAS,
Original Trustor is:
CHRISTOPHER HOWELL
JOYCE E HOWELL
Original Trustee is:
BENEFICIAL MORTGAGE CO. OF NEVADA
Recorded in DOUGLAS County, Nevada as
Document No. 0582659, in Volume 0703, Page 02853, Deed of Trust Date 07/07/2003

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: April 12, 2004

BENEFICIAL MORTGAGE CO. OF NEVADA

RISCILLA BURRELL, Vice President

State of Illinois County of Dupage

On April 12, 2004 before me, the undersigned, a Notary Public in and for said State, personally appeared PRISCILLA BURRELL, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice President of BENEFICIAL MORTGAGE CO. OF NEVADA, 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 band and affixed my notarial seal this

Notary Public/Commission Expires:

Please mail tax statement to:

CHRISTOPHER HOWELL JOYCE E HOWELL

629 BLUEROCK RD

GARDNERVILLE, NV 89410

"OFPICIAL SEAL"

RICHARD STALLINGS
NOTARY PUBLIC STATE OF ILLINOIS
My Commission Expires 02/23/2008