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Assessor's/Tax ID No. 1121-05-000-003 AND 1121-05-000-004

REQUESTED BY
Suntrust mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

Recording Requested By:
SUNTRUST MORTGAGE, INC.

2004 MAY 20 AM 9:28

WERNER CHRISTEN
RECORDER

When Recorded Return To:
✓ SHERRON BOWERS
SUNTRUST MORTGAGE, INC.
PAYOFF DEPT RVW 3013 P. O. BOX 27406
RICHMOND, VA 23286-9437

\$ 19⁰⁰ PAID K2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE


SUNTRUST MORTGAGE, INC. #:0131473928 "HOSMER" Lender ID:F13/1688270127 Douglas, Nevada

SUNTRUST MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/26/2002, made by STEPHEN P HOSMER AND LEINANI M HOSMER, HUSBAND AND WIFE as Trustor, with STEWART TITLE as Trustee, for the benefit of SANTA CRUZ HOME FINANCE, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded 12/05/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1202 Page/Folio: 2386 as Instrument No.: 559897 wherein said Owner and Holder hereby substitutes SUNTRUST MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 244 WALKER STREET, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, SUNTRUST MORTGAGE, INC. PAYOFF DEPT RVW 3013, 1001 SEMMES AVENUE, RICHMOND, VA 23224 as owner and SUNTRUST MORTGAGE, INC. 1001 SEMMES AVENUE, PAYOFF DEPT RVW 3013, RICHMOND, VA 23224 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

SUNTRUST MORTGAGE, INC.
On May 4th, 2004

By: 
GABRIELLE WADE BECK, Assistant
Vice-President



0613597

BK0504PG09216

STATE OF Virginia
COUNTY OF Richmond (City)

On May 4th, 2004, before me, JANIE REID, a Notary Public in and for Richmond (City) in the State of Virginia, personally appeared GABRIELLE WADE BECK, Assistant Vice-President, 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.

WITNESS my hand and official seal,

Janie Reid
JANIE REID
Notary Expires: 12/31/2004

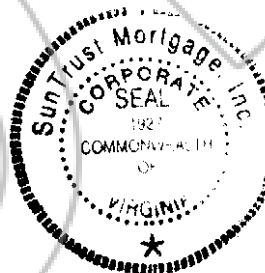


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SUNTRUST MORTGAGE, INC. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By SUNTRUST MORTGAGE, INC. as Trustee
On 5/4/04

Rebecca W. Shaia
REBECCA W. SHALIA, VICE PRESIDENT



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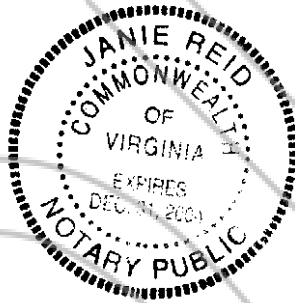
BK0504PG09217

STATE OF Virginia
COUNTY OF Richmond (City)

On 5/4/04, before me, JANIE REID, a Notary Public in and for Richmond (City) in the State of Virginia, personally appeared REBECCA W. SHAIA , VICE PRESIDENT, 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.

WITNESS my hand and official seal,

Janie Reid
JANIE REID
Notary Expires: 12/31/2004



(This area for notarial seal)

0613597

BK0504PG09218