

NVSTDR2-4 09/26/03

PIN/Tax ID #: **HELOC LOAN - NO TAX CONTRACT**

Document Prepared by:

Abigail Roe

When recorded return to:

**FRANCIS GUERIN
1026 RIDGEVIEW CT
CARSON, NV 89705-**

Loan #: **6610001335**

Investor Loan #: **6610001335**

Pool #:

Property Address:

**1026 RIDGEVIEW CT
CARSON, NV 89705-**

Mail Tax Statements To:

**FRANCIS J GUERIN
1026 RIDGEVIEW CT
CARSON, NV 89705**

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

2004 JUL 27 AM 8:16

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID KJ DEPUTY

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, EverBank, FKA First Alliance Bank, whose address is 8100 Nations Way, Jacksonville, FL 32256, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Grantor(s): **FRANCIS J GUERIN AND JAMES J GUERIN, MARRIED**

Original Beneficiary: **AMICUS FSB**

Original Trustee: **UNITED TITLE OF NEVADA, INC.**

Loan Amount: **\$ 25,000.00**

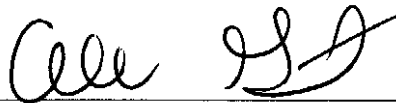
Date of Deed of Trust: **03/28/2002**

Date Recorded: **04/15/2002** Book: **0402** Page: **04231** Document #: **0539557**

and recorded in the records of **DOUGLAS** County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **7/20/04**.

EverBank, FKA First Alliance Bank



**Alice Gronert
Vice President**



**Bridget Williams
Assistant Secretary**

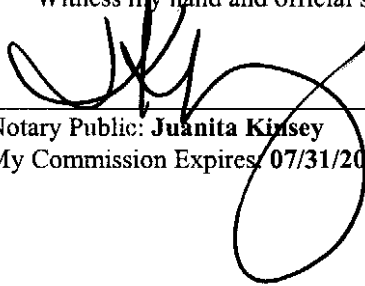
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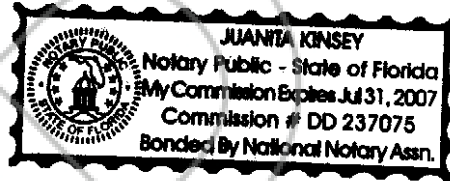
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State of **FL**
County of **DUVAL**

On this date of **7/20/04**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Alice Gronert** and **Bridget Williams**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Vice President** and **Assistant Secretary** respectively of **EverBank, FKA First Alliance Bank**, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.


Notary Public: **Juanita Kinsey**
My Commission Expires: **07/31/2007**



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