Parcel Number: 1220-15-310-078 LOAN NO.: 68170900528577

✓ Return to: Household Finance Corporation 577 Lamont Road, Elmhurst, IL 60126 Prepared by: CHRISTINA ARMAMENTO

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO., NEYADA

2004 OCT -4 AM 8: 33

WERNER CHRISTEN RECORDER

.PAID_K 2 DEPUTY

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

Original Trustor is:

RANDY GRAY

TAMMY GRAY

Original Trustee is:

BENEFICIAL MORTGAGE CO OF NEVADA

Recorded in DOUGLAS County, Nevada as

Document No. 0550549, in Volume 0802, Page 09176, Deed of Trust Date 08/26/2002

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: September 17, 2004 BENEFICIAL MORTGAGE CO OF NEVADA

CHRISTINA ARMAMENTO, Vice President

State of Illinois County of Dupage

On September 17, 2004 before me, the undersigned, a Notary Public in and for said State, personally appeared CHRISTINA ARMAMENTO, 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 hand and affixed my notarial seal this

Notary Public/Commission Expires:

Please mail tax statement to:

RANDY GRAY TAMMY GRAY

869 WHITNEY WAY

GARDNERVILLE, NV 89410

OFFICIAL SEAL **FELICIA HOSKINS** NOTARY PUBLIC STATE OF ILLINOIS My Commission Expires 03/06/2008

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