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Parcel Number: 1220-10-310-011  
LOAN NO.: 68807805100101  
Return to: Household Mortgage Services  
577 Lamont Road, Elmhurst, IL 60126  
Prepared by: Elissa Hoglund

REQUESTED BY  
*Household Bank*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA  
2004 OCT -4 PM 3:34  
WERNER CHRISTEN  
RECORDER  
\$17<sup>00</sup> PAID *ko* DEPUTY

STATE OF NEVADA  
SUBSTITUTION OF TRUSTEE  
AND FULL RECONVEYANCE

WHEREAS,  
Original Trustor is:  
RICK DECARLO AND CYNTHIA DECARLO  
Original Trustee is:  
STEWART TITLE  
Recorded in DOUGLAS County, Nevada as  
Document No. 408434, in Volume 397, Page 2100-2106, Deed of Trust Date 03/10/1997

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of NEW AMERICA FINANCIAL, INC..

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 27, 2004  
HOUSEHOLD FINANCIAL SERVICES a United States Corporation

*Elissa Hoglund*  
\_\_\_\_\_  
Elissa Hoglund, Vice President

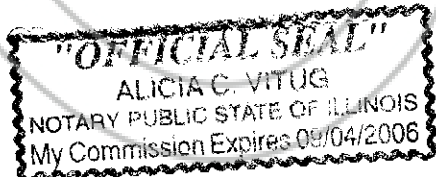
State of Illinois  
County of Dupage

On September 27, 2004 before me, the undersigned, a Notary Public in and for said State, personally appeared Elissa Hoglund, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice President of HOUSEHOLD FINANCIAL SERVICES, 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

*Alicia C. Vitug*  
\_\_\_\_\_  
Notary Public/Commission Expires: *09/04/06*

Please mail tax statement to: RICK DECARLO CYNTHIA DECARLO  
1444 GLENWOOD DRIVE  
GARDNERVILLE, NV 89410



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BK1004PG01414