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Parcel Number: 1420-34-710-009 LOAN NO.: 68170900518540

Return to: Household Finance Corporation 577 Lamont Road, Elmhurst, IL 60126

Prepared by: Lisa Fletcher

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE REQUESTED BY

House Lold Bail

IN OFFICIAL RECORDS OF

DOUGLAS CO., HEVADA

2004 DEC -6 AM II: 00

WERNER CHRISTEN RECORDER

5/7 PAID K 2 DEPUTY

WHEREAS,
Original Trustor is:
MOREY S OIEN
SHANNON M. OIEN
Original Trustee is:
BENEFICIAL MORTGAGE COMPANY OF NEVADA
Recorded in DOUGLAS County, Nevada as
Document No. N/A, in Volume 0501, Page 2714, Deed of Trust Date 05/04/2001

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of BENEFICIAL MORTGAGE COMPANY 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: November 29, 2004

Lisa Fletcher, Vice President

State of Illinois County of Dupage

On November 29, 2004 before me, the undersigned, a Notary Public in and for said State, personally appeared Lisa Fletcher, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice President of BENEFICIAL MORTGAGE COMPANY 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:

MOREY S OIEN SHANNON M. OIEN

PO BOX 2505

MINDEN, NV 89423

"OFFICIAL SEAL"

VALIRIE J BRYANT

NOTARY PUBLIC STATE OF ILLINOIS

My Commission Expires 04/09/2007