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Parcel Number: 1420-33-101-005 LOAN NO.: 68170900538148

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

Prepared by: Lisa Fletcher

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE DOC # 0633713 01/05/2005 08:38 AM Deputy: KLJ OFFICIAL RECORD Requested By: HOUSEHOLD BANK

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee: BK-0105 PG-1290 RPTT:

17.00



WHEREAS, Original Trustor is:

RICHARD LEE MIKULSKI

CAROL MIKULSKI

Original Trustee is:

BENEFICIAL MORTGAGE COMPANY OF NEVADA

Recorded in DOUGLAS County, Nevada as

Document No. N/A, in Volume 0304, Page 12285, Deed of Trust Date 03/24/2004

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: December 22, 2004

Lisa Fletcher, Vice President

State of Illinois County of Dupage

On December 22, 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:

RICHARD LEE MIKULSKI CAROL MIKULSKI

1224 STEPHANIE WAY MINDEN, NV 89423

"OFFICIAL SEAL"

VALIRIE J. BRYANT

NOTARY PUBLIC STATE OF ILLINOIS

My Commission Expires 04/09/2007