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DOC # 0664501 12/28/2005 08:10 AM Deputy: KLJ OFFICIAL RECORD Requested By: UNION PLUS

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 2 Fee:

18.00



The undersigned herby affirms that there is no Social Security number contained in this document

Parcel Number: 1420-28-402-002 LOAN NO.: 68170900533528

Return to: Household Finance Corporation 577 Lamont Road, Elmhurst, IL 60126 Prepared by: LEONILO CRUZ

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,
Original Trustor is:
TIMOTHY J GALBRAITH
CAROL M GALBRAITH
Original Trustee is:
Recorded in DOUGLAS County, Nevada as
Document No. 0576461, in Volume 0503, Page 05507, Deed of Trust Date 05/08/2003

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.

I hereby affirm that this document submitted for recording does not contain a social security number.

Dated: December 19, 2005

BENEFIÇIAL MORTGAGE CO. OF NEVADA

LEONILO CRUZ, Vice President

State of Illinois
County of Dupage

On December 19, 2005 before me, the undersigned, a Notary Public in and for said State, personally appeared LEONILO CRUZ, 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: 7.3/. 348

Please mail tax statement to:

TIMOTHY J GALBRAITH CAROL M GALBRAITH

2803 WILDHORSE MINDEN, NV 89423

"OFFICIAL SEAL"
LAURIE A. BATURA
Notary Public, State of Illinois
My Commission Expires 07/21/08



BK- 1205 PG-12234 2 12/28/2005