Assessor's/Tax ID No. 1220-04-513-010

Recording Requested By: HSBC CONSUMER LENDING

When Recorded Return To: MORTGAGE RELEASE HSBC CONSUMER LENDING 577 LAMONT ROAD - PO BOK 8435 ELMHURST, IL 60126

DOC 03/12/2007 01:06 PM SD OFFICIAL RECORD Requested By: BENEFICIAL

Douglas County - NV Werner Christen - Recorder

Page: Of 3

19.00 BK-0307 PG- 3242 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC CONSUMER LENDING #:68170916508575 "BENSON" Douglas, Nevada THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

Beneficial Mortgage Co. of Nevada is the Owner and Holder of the Note secured by the Deed of Trust Dated: 08/23/2006, made by KIRT A BENSON AND TERI H BENSON as Trustor, with BENEFICIAL MORTGAGE CO OF NEVADA as Trustee, for the benefit of BENEFICIAL MORTGAGE CO. OF NEVADA as Beneficiary, which said Deed of Trust was recorded 09/13/2006 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0906 Page/Folio: 4142 as Instrument No.: 0684406 wherein said Owner and Holder hereby substitutes BENEFICIAL MORTGAGE CO. OF NEVADA as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1395 WATERLOO LN, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, Beneficial Mortgage Co. of Nevada 577 LAMONT RD, ELMHURST, IL 60126 as owner and BENEFICIAL MORTGAGE CO. OF NEVADA 577 LAMONT RD

ELMHURST, IL 60126 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest:

Beneficial Mortgage Co. of Nevada

On February 14th, 2007

CHARLENE BROWN, Vice-president

*CSB*CSBHSBI*02/14/2007 08:56:05 AM* HSBI01HSBI00000000000000100456* NVDOUGL* 68170916508575 NVDOUGL TRUST SUB * *CSBHSBI*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Illinois COUNTY OF Du Page

On February 14th, 2007, before me, LAURIE A. BATURA, a Notary Public in and for Du Page in the State of Illinois, personally appeared CHARLENE BROWN, Vice-president, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

LAURIE A. BATURA

Notary Expires: 07/21/2008

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

(This area for notarial seal)

BENEFICIAL MORTGAGE CO. OF NEVADA hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By BENEFICIAL MORTGAGE CO. OF NEVADA as Trustee On February 14th, 2007

E COURTS.

*CSB*CSBHSBI*02/14/2007 08:56:05 AM* HSBI01HSBI000000000000000100456* NVDOUGL* 68170916508575 NVDOUGL_TRUST_SUB * *CSBHSBI*

0696835 Page: 2 Of 3 03/12/2007

BK-

PG-

0307

3243

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Illinois **COUNTY OF Will**

On February 14th, 2007, before me, E. OLESEN, a Notary Public in and for Will in the State of Illinois, personally appeared LESLIE COURTS, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Notary Expires: 01/25/2010 #643065

OFFICIAL SEAL E OLESEN NOTARY PUBLIC - STATE OF ELLINOIS MY COMMISSION EXPIRES:01/25/10

(This area for notarial seal)

*CSB*CSBHSBI*02/14/2007 08:56:05 AM* HSBI01HSBI000000000000000100456* NVDOUGL* 68170916508575 NVDOUGL_TRUST_SUB * *CSBHSBI*

0696835 Page: 3 Of 3 03/12/2007

BK-PG- 3244