Recording requested by:

When recorded mail to:

Quality Loan Service Corp. 319 Elm Street, 2nd Floor San Diego, CA 92101 619-645-7711

6705006250

"LSI TITLE, MUS DIVISION"

DOC # 0699078 04/13/2007 10:54 AM Deputy: CF OFFICIAL RECORD Requested By: STEWART TITLE

> Douglas County - NV Werner Christen - Recorder

Werner Christen - Recorder Page: 1 Of 2 Fee:

Page: 1 Of 2 Fee: 15.00 BK-0407 PG-3882 RPTT: 0.00



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TS # NV-07-71293-SH

Order # W760008

Loan#

Substitution of Trustee

WHEREAS, Eva Schmidt was the original Trustor, Cal-Western Reconveyance Corporation was the original Trustee, and "MERS" ACTING SOLELY AS NOMINEE FOR DELTA FUNDING CORPORATION was the original Beneficiary under that certain Deed of Trust dated 6/21/2006 and recorded on 6/26/2006 as Instrument No. 0678109, in book XXX, page XXX of Official Records of DOUGLAS County, NV; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee, or Successor Trustee, thereunder, in the manner provided for in said Deed of Trust,

NOW, THEREFORE, the undersigned hereby substitutes QUALITY LOAN SERVICE CORPORATION as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Substitution of Trustee - NV TS# NV-07-71293-3H Page 2

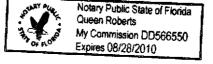
Dated: 1/4/2007

HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-3

State of Florida) ss

County Orange of Public personally appeared 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(ies), and that by his/her/their signature(s) 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. (Seal)



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BK- 0407 PG- 3883 04/13/2007