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DOC # 0712102
10/30/2007 01:59 PM Deputy: GB
OFFICIAL RECORD
Requested By:
HSBC MORTGAGE CORPORATION

Assessor's/Tax ID No. 1320-33-718-005

Recording Requested By:
HSBC MORTGAGE CORPORATION (USA)

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 3 Fee: 19.00
BK-1007 PG- 8386 RPTT: 0.00

✓ When Recorded Return To:
DISCHARGE DEPT 800-338-4626
HSBC MORTGAGE CORPORATION (USA)
2929 WALDEN AVENUE
DEPEW, NY 14043



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC MORTGAGE CORPORATION (USA) #:5895205 "VILES" Lender
ID:H20/001/0209107937 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: 10/20/2006 , made by KIMBERLY A. VILES, MARRIED, DAVID J. VILES MARRIED as Trustor, with OLD REPUBLIC TITLE CO as Trustee, for the benefit of CHAMPION MORTGAGE, A DIVISION OF KEY BANK, NA as Beneficiary, which said Deed of Trust was recorded 11/01/2006 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1106 Page/Folio: 00244 as Instrument No.: 0687751 wherein said Owner and Holder hereby substitutes HSBC BANK USA, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1374 HASTINGS LN, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, BENEFICIAL MORTGAGE CO OF NEVADA
HOUSEHOLD ENTITIES, 2929 WALDEN AVENUE, DEPEW, NY 14043 as owner and
HSBC BANK USA, N.A. 2929 Walden Avenue, , Depew, NY 14043 as Substituted Trustee,
have caused this instrument to be executed, each in its respective interest;

*VSN*VSNHSBC*10/16/2007 04:08:33 PM* HSBC01HSBC000000000000000517873*
NVDOUGL* 5895205 NVDOUGL_TRUST_SUB * *DHHSBC*

BENEFICIAL MORTGAGE CO OF NEVADA
On October 16th, 2007



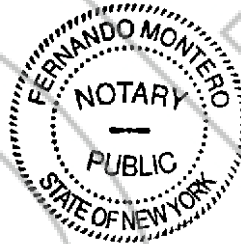
By: [Signature]
REBECCA A COSGROVE,
Vice-President

STATE OF New York
COUNTY OF Erie

On October 16th, 2007, before me, FERNANDO MONTERO, a Notary Public in and for Erie in the State of New York, personally appeared REBECCA A COSGROVE, 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,

[Signature]
FERNANDO MONTERO
Notary Expires: 09/03/2010 #01MO6079957



(This area for notarial seal)

HSBC BANK USA, N.A. 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By HSBC BANK USA, N.A. as Trustee
On October 16th, 2007

[Signature]
KATHY A EARTHMAN, Substitute Trustee

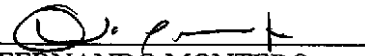


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NVDOUGL* 5895205 NVDOUGL_TRUST_SUB * *DHSBC*

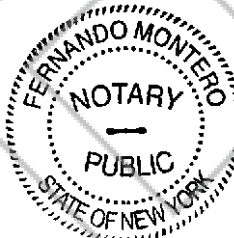
STATE OF New York
COUNTY OF Erie

On October 16th, 2007, before me, FERNANDO MONTERO, a Notary Public in and for Erie in the State of New York, personally appeared KATHY A EARTHMAN, Substitute Trustee, 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,


FERNANDO MONTERO

Notary Expires: 09/03/2010 #01MO6079957



(This area for notarial seal)

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