Assessor's/Tax ID No. 1319-19-113-003

Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To: PAMELA HORMIOTIS P.O.BOX 8347 INCLINE VILLAGE, NV 894520000 DOC # 0716838 01/25/2008 03:17 PM Deputy: GE OFFICIAL RECORD Requested By: HSBC BANK USA

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: BK-0108 PG-5255 RPTT:

19.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC MORTGAGE CORPORATION (USA) #:5156845 "HORMIOTIS" Lender ID:152/018/0519568451 Douglas, Nevada

MERS #: 100017937140100100 VRU #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

Mortgage Electronic Registration Systems, Inc. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 01/13/2004, made by PAMELA JO HORMIOTIS, AN UNMARRIED WOMAN as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of MERS AS NOMINEE FOR PROVIDENT FUNDING ASSOCIATES, L.P., A CALIFORNIA LIMITED PARTNERSHIP as Beneficiary, which said Deed of Trust was recorded 01/22/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0104 Page/Folio: 6916 as Instrument No.: 602575 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: 109 ASPEN WAY, STATELINE, NV 89449

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. 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;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

Mortgage Electronic Registration Systems, Inc. On January 16th, 2008

REBECCA A COSGROVE.

Vice-President



STATE OF New York COUNTY OF Erie

On January 16th, 2008, before me, JACQUELINE A WATKINS, 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,

ACQUELINE A WATKINS

Notary Expires: 11/01/2009 #01WA5019757

NOTARY &

(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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By HSBC BANK USA, N.A. as Trustee

On January 16th, 2008

KATHY EARTHMAN, Substitute Trustee

2004

SEAL OF THE SEAL OF THE

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF New York COUNTY OF Erie

On January 16th, 2008, before me, JACQUELINE A WATKINS, a Notary Public in and for Erie in the State of New York, personally appeared KATHY 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,

COVELINE A WATKINS

Votary Expires: 11/01/2009 #01WA5019757

(This area for notarial seal)

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