



RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

HOUSEKEY FINANCIAL CORPORATION
P.O. BOX 60145
CITY OF INDUSTRY, CA 91716

1008625 TO

Trustee Sale No. NV-31252-3 APN 1320-33-810-007 Title Order No. 4804655

SUBSTITUTION OF TRUSTEE

WHEREAS, BENEFICIAL MORTGAGE CO. OF NEVADA was the original Trustee, and BENEFICIAL MORTGAGE CO. OF NEVADA AS LENDER was the original Beneficiary, VINCENT H. VERNAZA AND THERESA A. VERNAZA, HUSBAND AND WIFE AS JOINT TENANTS was the original Trustor(s) under that certain Deed of Trust dated 09/23/2004, Recorded on 09/28/2004, as Instrument 0625280 and as BOOK 0904 PAGE 11493 of Official Records in the office of the Recorder of Douglas County, NEVADA, and

WHEREAS, BENEFICIAL MORTGAGE CO. OF NEVADA the undersigned, is the present Beneficiary under said Deed of Trust, and,

WHEREAS, BENEFICIAL MORTGAGE CO. OF NEVADA, desires to substitute a new Trustee under said Deed of Trust in the place of and instead of said original Trustee or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned Beneficiary hereby substitutes HOUSEKEY FINANCIAL CORPORATION, P.O. BOX 60145, CITY OF INDUSTRY, CA 91716, as Trustee of said Deed of Trust.

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

Effective Date: 05/21/2008

BENEFICIAL MORTGAGE CO. OF NEVADA

Stella M. Flores
STELLA M. FLORES, Assistant Secretary

State of California
County of Los Angeles

On 5/23/08 before me, M. LOPEZ, a Notary Public, personally appeared STELLA M. FLORES, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *M. Lopez* (Seal)

