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Assessor's/Tax ID No. 1420-28-811-008

Recording Requested By: HSBC CONSUMER LENDING

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

DOC # 0729591 09/08/2008 03:24 PM Deputy: DW OFFICIAL RECORD Requested By: HSBC

> Douglas County - NV Karen Ellison - Recorder

age: 1

of 3

Fee:

19.00

BK-0908 PG-

PG- 1669 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC CONSUMER LENDING #:68170900544014 "CHARLTON" 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: 01/06/2005, made by DAVID CHARLTON AND COLLEEN CHARLTON, HUSBAND AND WIFE, AS COMMUNITY PROPERTY, WITH RIGHT OF SURVIVIORSHIP as Trustor, with BENEFICIAL MORTGAGE COMPANY OF NEVADA as Trustee, for the benefit of BENEFICIAL MORTGAGE CO. OF NEVADA as Beneficiary, which said Deed of Trust was recorded 01/10/2005 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0105 Page/Folio: 3036 as Instrument No.: 0634077 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: 1350 KIM PLACE, MINDEN, NV 89423

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;

^{*}AKP*AKPHSBI*08/06/2008 01:22:24 PM* HSBI01HSBI000000000000000410082* NVDOUGL* 68170900544014 NVDOUGL_TRUST_SUB * *CZAHSBI*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

Beneficial Mortgage Co. of Nevada

On August 6th, 2008

By:

CHRISTINA ARMAMENTO, Vice

President Administrative

Services Division

STATE OF Illinois COUNTY OF Cook

On August 6th, 2008, before me, ROBIN MCMAHAN, a Notary Public in and for Cook in the State of Illinois, personally appeared CHRISTINA ARMAMENTO, Vice President Administrative Services Division, 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.

ROBIN MCMAHAN Notary Expires: 03/20/2012 "OFFICIAL SEAL"
ROBIN MCMAHAN
ROBIN MCMAHAN
Notary Public, State of Illinois
Notary Public, State of 3/20/2012
My Commission Expires 03/20/2012

(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.

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BK- 0908 PG- 1670 9/08/2008

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By BENEFICIAL MORTGAGE CO. OF NEVADA as Trustee On August 6th, 2008

LINDA OHNSON, VICE PRESIDENT

STATE OF Illinois COUNTY OF Cook

On August 6th, 2008, before me, ANGELIKA HERRON, a Notary Public in and for Cook in the State of Illinois, personally appeared LINDA JOHNSON, 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,

ANGELIKA HERRON Notary Expires: 04/03/2010 "OFFICIAL SEAL"
ANGELIKA HERRON
Notary Public, State of Illinois
My Commission Expires 04/03/10

(This area for notarial seal)

*AKP*AKPHSBI*08/06/2008 01:22:24 PM* HSBI01HSBI0000000000000000410082* NVDOUGL.* 68170900544014 NVDOUGL TRUST_SUB * *CZAHSBI*

BK- 0908 PG- 1671