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DOC # 0730071
09/16/2008 02:06 PM Deputy: GB

OFFICIAL RECORD
Requested By:
BENEFICIAL

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

Recording Requested By:
HSBC CONSUMER LENDING

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 3 Fee: 19.00
BK-0908 PG-3199 RPTT: 0.00

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



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC CONSUMER LENDING #:0014402887 "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: 06/05/2006 , made by DAVID CHARLTON AND COLLEEN CHARLTON, HUSBAND AND WIFE, AS COMMUNITY PROPERTY, WITH RIGHT OF SURVIVORSHIP as Trustor, with BENEFICIAL MORTGAGE CO. OF NEVADA as Trustee, for the benefit of BENEFICIAL MORTGAGE CO. OF NEVADA as Beneficiary, which said Deed of Trust was recorded 06/06/2006 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0606 Page/Folio: 1809 as Instrument No.: 0676697 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 89423-9076

IN WITNESS WHEREOF, Beneficial Mortgage Co. of Nevada 577 LAMONT RD, ELMHURST, IL 60126 as owner and BENEFICIAL MORTGAGE CO OF NEVADA 201 A, EAST PLUMB LANE, RENO, NV 89502 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

Beneficial Mortgage Co. of Nevada
On August 5th, 2008

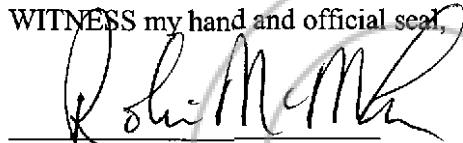


By: CHRISTINA ARMAMENTO, Vice
President Administrative
Services Division

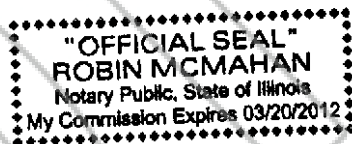
STATE OF Illinois
COUNTY OF Cook

On August 5th, 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



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

By BENEFICIAL MORTGAGE CO OF NEVADA as Trustee
On August 5th, 2008

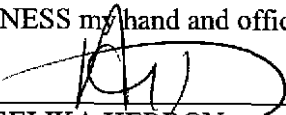

LINDA JOHNSON, VICE PRESIDENT

*AKP*AKPHSBI*08/05/2008 10:09:06 AM* HSBI01HSBI0000000000000000411114* NVDOUGL*
0014402887 NVDOUGL_TRUST_SUB **CZAHSBI*

STATE OF Illinois
COUNTY OF Cook

On August 5th, 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

(This area for notarial seal)



*AKP*AKPHSBI*08/05/2008 10:09:06 AM* HSB101HSBI000000000000000411114* NVDOUGL*
0014402887 NVDOUGL_TRUST_SUB *CZAHSBI*

0730071 Page: 3 Of 3 BK- 0908
PG- 3201
09/16/2008