## RECORDING REQUESTED BY:

Chicago Default Services

## WHEN RECORDED MAIL TO:

National Default Servicing Corporation 2525 East Camelback Road, Suite 200 Phoenix, AZ 85016

NDSC File No. : 07-41380-AS-NV Loan No. : 1256038194

162360-CT-75G

APN: 1220-27-110-022

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01/09/2009 10:31AM Deputy: SG
 OFFICIAL RECORD
 Requested By:
FIRST CENTENNIAL - RENO
 Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 1 Fee: 14.00
BK-109 PG-1213 RPTT: 0.00

## SUBSTITUTION OF TRUSTEE

H103259

WHEREAS, IRINA WAGNER, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY was the original Trustor(s), DONALD SINROD was the original Trustee and MERS - NOMINEE FOR BAY CAPITAL CORP. was the original Beneficiary under that certain Deed of Trust dated 08/28/2006 and recorded on 09/07/2006 as instrument No. 0684029 BK0906 PG2101 in Book, Page, of Official Records of DOUGLAS County, State of NV and

WHEREAS, the undersigned is the present beneficiary under the said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes NATIONAL DEFAULT SERVICING CORPORATION, An Arizona Corporation, whose address is 2525 East Camelback Road, Suite 200, Phoenix, Arizona 85016, as Trustee under said Deed of Trust.

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

HSBC Bank USA, National Association as Trustee for the holders of Nomura Home Equity Loan, Inc., Home Equity Loan Trust Series 2007-1 By its Attorney in fact Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage Inc.

Dated: 11/28/08

By Lisa Rogers, Director of Default Services

By Limited Power of Attorney

State of Arizona County of Maricopa

On <a href="#">1/25</a>, 2008</a>, before me, <a href="#">Dana A. Boer</a>, a Notary Public for said State, personally appeared <a href="#">Lisa Rogers</a> 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(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 Arizona that the foregoing is true and correct.

WITNESS my hand and official seal.

Signature

OFFICIAL SEAL
DANA A. BOER
Notary Public - State of Arizonal
MARICOPA COUNTY
My Comm. Expires Feb. 5, 2010