Assessor's/Tax ID No. 1220-15-310-067

Recording Requested By: HSBC CONSUMER LENDING

When Recorded Return To: MORTGAGE RELEASE HSBC CONSUMER LENDING 2929 WALDEN AVE DEPEW, NY 14043 DOC # 0739828 03/19/2009 10:19 AM Deputy: SG OFFICIAL RECORD Requested By: H S B C

> Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 3 Fee:

BK-0309

Of 3 Fee: 19.00 PG-4491 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC CONSUMER LENDING #:0016976649 "BAUGHMAN" Douglas, Nevada THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

Beneficial Mortgage Co. of Nevada is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/07/2007, made by SHARI BAUGHMAN, MARRIED S/S/P 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 05/22/2007 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0507 Page/Folio: 7567 as Instrument No.: 0701637 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: 858 LONG VALLEY ROAD, GARDNERVILLE, NV 89460-8809

IN WITNESS WHEREOF, Beneficial Mortgage Co. of Nevada 2929 WALDEN AVE, DEPEW, NY 14043 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:

Beneficial Mortgage Co. of Nevada On February 26th, 2009

John Garbacz, Vice- President

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF New York COUNTY OF Erie

On February 26th, 2009, before me, JAMIE GIGLIO, a Notary Public in and for Erie in the State of New York, personally appeared John Garbacz, 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.

WATNESS my hand and official seal,

JAMIE GIGLIO

Notary Expires: 11/24/2012 #01GI6197124

AUBLIC OF NEW

(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 February 26th, 2009

JOHN GARBACZ, VICE PRESIDENT

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BK- 0309 PG- 4492 3/19/2009

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF New York **COUNTY OF Erie**

On February 26th, 2009, before me, JAMIE GIGLIO, a Notary Public in and for Erie in the State of New York, personally appeared JOHN GARBACZ, 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,

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*NV*NVHSBI*02/26/2009 03:38:15 PM* HSBI01HSBI00000000000000473837* NVDOUGL* 0016976649 NVDOUGL_TRUST_SUB * *JWGHSBI*

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