

Assessor's/Tax ID No. 1320-33-810-007

Recording Requested By:  
HSBC CONSUMER LENDING

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 Of 3 Fee: 19.00  
BK-0909 PG- 2816 RPTT: 0.00

When Recorded Return To:  
MORTGAGE RELEASE  
HSBC CONSUMER LENDING  
2929 WALDEN AVE  
DEPEW, NY 14043



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**


HSBC CONSUMER LENDING #:68170900562377R "VERNAZA" 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: 06/25/2005 , made by VINCENT H. VERNAZA AND THERESA A.  
VERNAZA, HUSBAND AND WIFE, J/T/R/S 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 07/29/2005 in the Office of the County  
Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0705 Page/Folio: 14199 as Instrument  
No.: 0650891 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 : 1436 N MARION RUSSEL, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, BENEFICIAL MORTGAGE CO. OF NEVADA 2929  
WALDEN AVE, DEPEW, NY 14043 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;

BENEFICIAL MORTGAGE CO. OF NEVADA  
On September 4th, 2009


By:   
DEBORAH L. SALAH, Vice- President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF New York  
COUNTY OF Erie

On September 4th, 2009, before me, CRAIG J. MAHALIC, a Notary Public in and for Erie in the State of New York, personally appeared DEBORAH L. SALAH, 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,

  
CRAIG J. MAHALIC  
Notary Expires: 11/24/2012 #01MA6197125



(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 September 4th, 2009

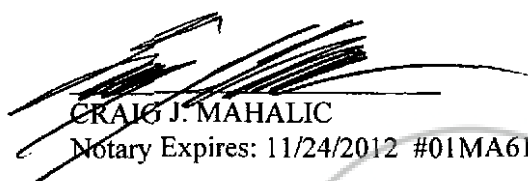
  
Deborah L. Salah, VICE PRESIDENT

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF New York  
COUNTY OF Erie

On September 4th, 2009, before me, CRAIG J. MAHALIC, a Notary Public in and for Erie in the State of New York, personally appeared Deborah L. Salah , 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,

  
CRAIG J. MAHALIC  
Notary Expires: 11/24/2012 #01MA6197125

