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Assessor's/Tax ID No. 1420-28-310-020

Recording Requested By:
HSBC CONSUMER LENDING

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0810 PG- 6192 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 #:68710200494889R "VINES" Douglas, Nevada
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED
FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY
PERSON.

BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL
MORTGAGE CO. OF NEVADA is the Owner and Holder of the Note secured by the Deed of
Trust Dated: 12/23/2005 , made by GERAN VINES AND DENISE A. VINES, HUSBAND
AND WIFE, AS JOINT TENANTS 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 12/27/2005 in the Office of the County
Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1205 Page/Folio: 12085 as Instrument
No.: 0664469 wherein said Owner and Holder hereby substitutes BENEFICIAL FINANCIAL I
INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 2848 SAN GABRIEL DR, MINDEN, NV 89423

IN WITNESS WHEREOF, BENEFICIAL FINANCIAL I INC., SUCCESSOR BY
MERGER TO BENEFICIAL MORTGAGE CO. OF NEVADA 2929 WALDEN AVE, DEPEW,
NY 14043 as owner and BENEFICIAL FINANCIAL I INC. 2929 WALDEN AVENUE
DEPEW, NY 14043 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 FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL MORTGAGE CO. OF NEVADA

On August 23rd, 2010

By: [Signature]
DANIEL HERINGTON, Vice- President

STATE OF New York
COUNTY OF Erie

On August 23rd, 2010, before me, CHRISTOPHER RIBBECK, a Notary Public in and for Erie in the State of New York, personally appeared DANIEL HERINGTON, 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,

[Signature]
CHRISTOPHER RIBBECK
Notary Expires: 10/27/2012 #01RI6195752



(This area for notarial seal)

BENEFICIAL FINANCIAL I INC. 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 FINANCIAL I INC. as Trustee
On August 23rd, 2010

[Signature]
DANIEL HERINGTON, VICE-PRESIDENT

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF New York
COUNTY OF Erie

On August 23rd, 2010, before me, CHRISTOPHER RIBBECK, a Notary Public in and for Erie in the State of New York, personally appeared DANIEL HERINGTON , 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,


CHRISTOPHER RIBBECK
Notary Expires: 10/27/2012 #01RI6195752

