Assessor's/Tax ID No. 1420-34-410-008

Recording Requested By: HSBC CONSUMER LENDING

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

DOC11/18/2010 10:28 AM Deputy: PK OFFICIAL RECORD Requested By: HSBC BANK

> Douglas County - NV Karen Ellison - Recorder

0f 3 BK-1110

Fee:

PG- 4162 RPTT:

19.00 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC CONSUMER LENDING #:0015655145R "BILLER" 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: 10/16/2006, made by LAWRENCE R. BILLER, A SINGLE MAN AND MARY M. BILLER 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 10/17/2006 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1006 Page/Folio: 5875 as Instrument No.: 0686554 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: 2624 KAYNE AVE, 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 MORTGAGE CO OF NEVADA 201 A, EAST PLUMB

RENO, NV 89502 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

*US1*US1HSBI*11/10/2010 11:49:29 AM* HSBI01HSBI000000000000000643365* NVDOUGL* 0015655145R NVDOUGL_TRUST_SUB * *DNSHSBI*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL MORTGAGE CO. OF NEVADA
On November 10th, 2010

DAVID SIWA, Vice- President

STATE OF New York COUNTY OF Eric

On November 10th, 2010, before me, GAIL FERRARI, a Notary Public in and for Erie in the State of New York, personally appeared DAVID SIWA, 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,

GAIL FERRARI

Notary Expires: 05/17/2011 #01FE6024735

Qualified in Eric County

(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.

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PG- 4164 11/18/2010

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By BENEFICIAL MORTGAGE CO OF NEVADA as Trustee On November 10th, 2010

DAVID SIWA, Vice President

STATE OF New York COUNTY OF Erie

On November 10th, 2010, before me, GAIL FERRARI, a Notary Public in and for Erie in the State of New York, personally appeared DAVID SIWA, 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,

GAIL FERRARI

Notary Expires: 05/17/2011 #01FE6024735

*US1*US1HSBI*11/10/2010 11:49:29 AM* HSBI01HSBI000000000000000643365* NVDOUGL* 0015655145R NVDOUGL_TRUST_SUB * *DNSHSBI*