

Assessor's/Tax ID No. 1420-29-715-019

Recording Requested By:
HSBC BANK USA NA

When Recorded Return To:
JAMES KOYAMA
1139 BUCKBRUSH ROAD
MINDEN, NV 894230000

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0512 PG- 3422 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC BANK USA, N.A. #:4763865 "KOYAMA" Lender ID:760/636/1706853601 Douglas, Nevada

MERS #: 100022404796386593 SIS #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR HSBC MORTGAGE CORPORATION (USA) is the Owner and Holder of the Note secured by the Deed of Trust Dated: 04/24/2008 , made by JAMES K KOYAMA AND EMI KOYAMA as Trustor, with FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HSBC MORTGAGE CORPORATION (USA) as Beneficiary, which said Deed of Trust was recorded 04/30/2008 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 408 Page/Folio: 7708 as Instrument No.: 722451 wherein said Owner and Holder hereby substitutes HSBC BANK USA, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1139 BUCKBRUSH ROAD, MINDEN, NV 89423

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR HSBC MORTGAGE CORPORATION (USA) 2929 WALDEN AVENUE, DEPEW, NY 14043 as owner and HSBC BANK USA, N.A. 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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR HSBC
MORTGAGE CORPORATION (USA)

On May 9th, 2012

By: _____
MICHAEL PETER, Assistant
Secretary

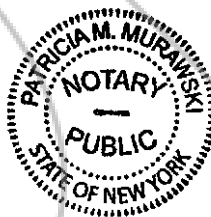


STATE OF New York
COUNTY OF Erie

On May 9th, 2012, before me, PATRICIA M. MURAWSKI, a Notary Public in and for Erie in the State of New York, personally appeared MICHAEL PETER, Assistant Secretary, 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,

PATRICIA M. MURAWSKI
Notary Expires: 09/22/2012 #01MU6193733
Qualified in Erie County




(This area for notarial seal)

HSBC BANK USA, N.A. 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.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By HSBC BANK USA, N.A. as Trustee
On May 9th, 2012

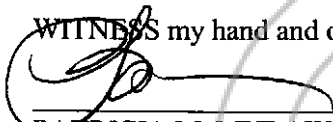

Kathy A. Earthman , Substitute Trustee



STATE OF New York
COUNTY OF Erie

On May 9th, 2012, before me, PATRICIA M. MURAWSKI, a Notary Public in and for Erie in the State of New York, personally appeared Kathy A. Earthman , Substitute Trustee, 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.

WITNES my hand and official seal,


PATRICIA M. MURAWSKI

Notary Expires: 09/22/2012 #01MU6193733

