

APN 013-110-12
Escrow No. 2001-39732-MLJ
WHEN RECORDED MAIL TO: Mr. and Mrs. Shawn D. Wiscombe
P.O. Box 994
Caliente, NV 89008

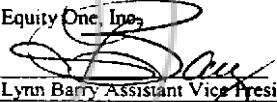
Equity One, Inc
400 Lippincott Drive
Marlton, NJ 08053
Prepared by: Pattie Bangle
Loan #116552

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Equity One, Inc., a Delaware corporation, are the Owners and Holders of the Note secured by the Deed of Trust, dated October 4, 1999, made by Shawn D. Wiscombe and Teri Sue Wiscombe, husband and wife as joint tenants, Trustors to First American Title Company of Nevada, a Nevada corporation, Trustee, for the benefit of Equity One, Inc., a Delaware corporation, Beneficiary which Deed of Trust was recorded in the office of the County Recorder of Lincoln, Nevada, in Book 144, at Page 292, Document No. 113469, hereby substitutes Equity One, Inc., a Delaware corporation as Trustee in lieu of the above named Trustee under said Deed of Trust.

Equity One, Inc., a Delaware corporation, hereby accepts said appointment as Trustee under Deed of Trust. Equity One, Inc., a Delaware corporation, as successor Trustee, has been duly requested to Quitclaim and reconvey the property herein mentioned, by reason of the payment of the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, IN CONSIDERATION OF said request and payment of its fees in the premises, receipt of which is acknowledged, and payment of said indebtedness, said Trustee DOES HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust.

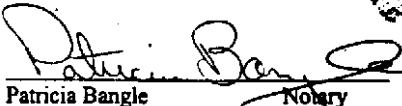
Equity One, Inc.

Lynn Barry Assistant Vice President
as Beneficiary and Trustee

State of New Jersey
County of Burlington

Before me, a Notary Public qualified in said county, personally came Lynn Barry of Equity One, Inc. a corporation known to me to be the Assistant Vice President and identical person who signed the foregoing instrument, and acknowledged the execution thereof to be his voluntary act and deed as such officer and the voluntary act and deed of said corporation.

My commission expires:

PATRICIA BANGLE
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES MAR. 4, 2004


Patricia Bangle Notary

COPY

NO. **116528**

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE

JUNE 26, 2001

A 40 MINUTES PART 04 O'CLOCK

PMN BOOK 156 OF OFFICIAL

RECORDS PAGE 41

COUNTY CLERK
LESLIE BOUCHER

J COUNTY RECORDER

BY Krista Dewitt, DEPUTY