Recording Requested By / Return Tec Peelle Management Corporation P.O. Box 1710, Campbell, CA 95009-1710

Mail Tax Statements to: DEE A SMITH, BERTHA H SMITH, Pe Box 294, ALAMO, NV 89001

Substitution Of Trustee And Full Reconveyance

The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: PHH MORTGAGE SERVICES

Original Trustor: DEE A SMITH, BERTHA H SMITH

Recorded in Lincoln County, Merrada, on 06/12/01 as Instrument # 116457 on Book 155 on Page 459

Data of deed of trust: 06/01/01 Amount of deed of trust: \$45000.00

Trustee: FIRST AMERICAN TITLE

hereby substitutes Phh Mortgage Services

as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, and upon the written instructions of the beneficiary, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 03/14/2003

Phh MOrtgage Services

By: Liga C. Corper Lisa O. Cooper Asst. Vice President

State of Nevada

County of Washoe

On 03/14/2003, before me, the undersigned, a Notary Public for said County and State, personally appeared Lisa D. Cooper, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Asst. Vice President of

Phh MOrtgage Services,

and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of

Phi Mortgage Services.

Notary: Judy McColley

My Commission Expires 07/10/05

YELLDOM YOU Hotery Public - State of Nevende. Appetition Records in Wester County Ho: 01-6902-2 - Expres July 10, 2005

Prepared by: Lisa Cooper

Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 (408)856-5868 LN# 0015389828 P.LF : 02/21/03

FINAL RECONLICANY 90798 Exec:9A ld:1 lov# 340 03/14/03 27-017 NV Lincoln 1722:1 2

rev: 90798 / 0015389828

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