Assessor's/Tax ID No. 003-185-06

Recording Requested By: HSBC MORTGAGE CORPORATION, (USA)

When Recorded Return To: **DISCHARGE DEPT 800-338-4626 HSBC MORTGAGE CORPORATION (USA)** 2929 WALDEN AVENUE **DEPEW, NY 14043**

DOC # 0132894

Official Record

Recording requested By HSBC MORTGAGE CORPORATION

Lincoln County - NV - Recorder Leslie Boucher

Fee: \$19.00 RPTT

rage 1 of 3 Recorded By: AF

Book- 245 Page- 0568



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC MORTGAGE CORPORATION (USA) #:4294014 "EARLS" Lender ID:H11/003/0016077265 Lincoln, Nevada THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

HOUSEHOLD FINANCE REALTY CORPORATION OF NEVADA is the Owner and Holder of the Note secured by the Deed of Trust Dated: 06/28/2002, made by WALTER M EARLS MARRIED, ROSELLA EARLS as Trustor, with FIDELITY as Trustee, for the benefit of CHAMPION MORTGAGE, A DIVISION OF KEY BANK, USA, NATIONAL ASSOCIATION as Beneficiary, which said Deed of Trust was recorded 07/05/2002 in the Office of the County Recorder of Lincoln State of Nevada, in Book/Reel/Liber: 165 Page/Folio: 125 as Instrument No.: 118436 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: 290 SPRING ST, CALIENTE, NV 89008

IN WITNESS WHEREOF, HOUSEHOLD FINANCE REALTY CORPORATION OF NEVADA HOUSEHOLD ENTITIES, 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;

*KMS*KMSHSBC*10/27/2008 03:18:05 PM* HSBC01HSBC000000000000000577118* NVLINCO* 4294014 NVSTATE_TRUST_SUB * *KMSHSBC*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

HOUSEHOLD FINANCE REALTY CORPORATION OF NEVADA

On October 27th, 2008

MICHAEL PETER, Vice-President

STATE OF New York COUNTY OF Erie

On October 27th, 2008, before me, VIOLA REESE, a Notary Public in and for Erie in the State of New York, personally appeared MICHAEL PETER, 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,

VIOLA REESE

Notary Expires: 08/31/2010 #01RE5001044

NOTARY PUBLIC OTNEW

(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.

By HSBC BANK USA, N.A. as Trustee

On October 27th, 2008

PATRICIA MURAWSKI, Substitute Trustee

*KMS*KMSHSBC*10/27/2008 03:18:05 PM* HSBC01HSBC000000000000000577118* NVLINCO* 4294014 NVSTATE_TRUST_SUB * *KMSHSBC*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF New York COUNTY OF Erie

On October 27th, 2008, before me, VIOLA REESE, a Notary Public in and for Erie in the State of New York, personally appeared PATRICIA MURAWSKI, 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.

WITNESS my hand and official seal,

VIOLA REESE

Notary Expires: 08/31/2010 #01RE5001044

