Free Recording Requested Pursuant to Government Code Section 27383 and 27388.1

Recorded at the Request of and when Recorded Mail to:

City and County of San Francisco Mayor's Office of Housing and Community Development One South Van Ness Ave., 5th Floor San Francisco, CA 94103 Attn: Housing Loan Administrator

-----Space Above This Line for Recorder's Use------APN: Block 0730, Lot 045 Site Address: 1652-1654 Eddy Street, San Francisco, CA

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE (\$921,725 Deed of Trust)

WHEREAS, HOUSING SERVICES AFFILIATE OF THE BERNAL HEIGHTS NEIGHBORHOOD CENTER, a California nonprofit public benefit corporation ("Trustor"), is the Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY is the original Trustee ("Trustee"), and the CITY AND COUNTY OF SAN FRANCISCO, a municipal corporation, represented by the Mayor, acting through the Mayor's Office of Housing (the "City"), is the Beneficiary under that certain Deed of Trust, Assignment of Rents, Security Agreement and Fixture Filing dated as of December 27, 2001, and recorded in the Official Records of the City and County of San Francisco ("Official Records") on January 8, 2002 as Document Number 2002-H085145, as amended by that certain First Amendment to Amended and Restated Deed of Trust dated as of August 19, 2002 and recorded in the Official Records on August 28, 2002 as Document Number 2002-H223668 (collectively, the "Original Deed of Trust"), securing performance under the loan documents between City and Trustor, as amended;

WHEREAS, Hazel Eddy Woolsey LLC, a California limited liability company ("Buyer"), whose sole member and manager is Bernal Heights Housing Corporation, intends to purchase the Property from Trustor and assume Trustor's obligations under the Loan Documents, as may be further amended;

WHEREAS, Buyer will execute and record in the Official Records a new deed of trust with the City to be recorded against Buyer's interest in the Property to secure performance under the Loan Documents, as may be further amended;

WHEREAS, the City, as beneficiary under the Original Deed of Trust, therefore intends to release and reconvey the Original Deed of Trust; and

WHEREAS, the undersigned desires to substitute itself as Trustee under the Original Deed of Trust in place of First American Title Insurance Company;

NOW, THEREFORE, the City hereby substitutes itself as Trustee under the Original Deed of Trust and does hereby cancel and release the Original Deed of Trust and RECONVEY without warranty all of the estate, title, and interest held by the City as beneficiary under the Original Deed of Trust to the person or persons legally entitled thereto.

[Signatures on following pages]

Dated:

SUBSTITUTED TRUSTEE AND BENEFICIARY:

City and County of San Francisco, a municipal corporation, represented by the Mayor, acting by and through the Mayor's Office of Housing and Community Development

By: _____

Daniel Adams, Director, City and County of San Francisco, a municipal corporation, represented by the Mayor, acting by and through the Mayor's Office of Housing and Community Development

SIGNATURE ABOVE MUST BE NOTARIZED

APPROVED AS TO FORM:

DAVID CHIU City Attorney

By: _____ Deputy City Attorney

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA) COUNTY OF _____)

On ______ before me, ______, Notary Public, personally appeared ______

who 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(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the Laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public

(Seal)

EXHIBIT A Legal Description of the Property