Recording Requested By: Morgan Stanley Dean Witter Credit Corporation MORGAN STANLEY DEAN WITTER CREDIT CORPORATION

4909 East 26th Street Sioux Falls, South Dakota 57110

When Recorded Return To:

STEWART TITLE OF DOUGLAS CO 1650 N LUCERNE MINDEN, NV 89423-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Morgan Stanley Dean Witter Credit Corporation #:9402390419093 "PISTORIO" Lender ID:/ DOUGLAS, Nevada

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION is the Owner and Holder of the
Note secured by the Deed of Trust dated 04/28/2000, made by DOLORES P PISTORIO
as Trustor, with WESTERN TITLE as Trustee, for the benefit of MORGAN STANLEY
DEAN WITTER CREDIT CORPORATION as Beneficiary, which said Deed of Trust was
recorded on 04/28/2000 in the Office of the County Recorder of DOUGLAS State of
Nevada, as Instrument No. 0490949 Book 0400, Page 5935, wherein said Owner and
Holder hereby substitutes MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as
Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 1320-29-119-028
Property Address: 1043 PINION PINE DR MINDEN, NV 89410-5182

IN WITNESS WHEREOF, MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORGAN STANLEY DEAN WITTER CREDIT

CORPORATION

On October 06, 2000

DEBORAH S. RICHARDS, VICE PRESIDENT

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION 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 MORGAN STANLEY DEAN WITTER CREDIT

CORPORATION as Trustee

On October 06, 2000

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DEBORAH S. RICHARDS, VICE PRESIDENT

STATE OF South Dakota COUNTY OF Minnehaha

On October 06, 2000, before me, RHONDA REINERS, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Deborah S. Richards, 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.

Chang Keiners

Notary Expires: 03/23/2005

RHONDA REINERS

RHONDA REINERS

NOTARY PUBLIC (SEAL)

(This area for notarial seal)

BLK-20001003-0030 NVDOUGL DOUGLAS NV BAT: 2883 KXNVSBR1

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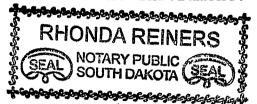
Page 2 Substitution of Trustee and Full Reconveyance

STATE OF South Dakota COUNTY OF Minnehaha

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RHONDA REINERS

Notary Expires: 03/23/2005



(This area for notarial seal) MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917 BLK-20001003-0030 NVDOUGL DOUGLAS NV BAT: 2883/9402390419093 KXNVSBR1

REQUESTED BY

Morgan Stanley et als

IN OFFICIAL RECORDS OF

DOUGLAS CO.. NEVADA

2000 NOV -2 AM 9: 33

LINDA SLATER
RECORDER

PAID DEPUTY

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