ECORD AND RETURN TO:

EMERALD MORTGAGEE ASSISTANCE COMPANY

1099 18TH STREET, SUITE 1600

DENVER, COLORADO 80202

0006900385

XRF0391-034-0296

New APN: 1220-22-410-207
Substitution of Trustee APN: 29 - 364-28

Date: JULY 1, 1999

Date of Deed of Trust:

AUGUST 12, 1996

Date of Recordation: AUGUST 16, 1996

Recording Information: BOOK 0996

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INST 396332

Trustor: ROBERT MENZER AND CRISTY MENZER, HUSBAND AND WIFE

Original Trustee:

Current Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

County of DOUGLAS

, State of NEVADA

The Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC...

as Owner and Holder of the Note secured by the above-described Deed of Trust, hereby desires to substitute a new Trustee under said Deed of Trust, and hereby substitutes CASTLE, BARRETT, DAFFIN & FRAPPIER, LLC , 1099 18TH STREET, SUITE 2300, DENVER, CO 80202 as Trustee.

> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



KATHRYN A. LESTER Vitle: VICE PRESIDENT

State of COLORADO

SYSTEMS, INC.

, County of DENVER

The foregoing instrument was acknowledged before me this

IN WITNESS WHEREOF, I hereunto set my hand and offficial) seal.

day of JULY 1ST

1999

by KATHRYN A. LESTER

as VICE PRESIDENT

MORTGAGE ELECTRONIC REGISTRATION of

who is/are personally known to mes satisfactory evidence) and acknowledged said instrument to be the free act and deed of the Corporat

07/06/00

Date Commission Expires

Notary Public: BETH VERMEULEN

Full Reconveyance

CASTLE, BARRETT, DAFFIN & FRAPPIER, LLC

accepts the appointment of Trustee under the above Deed of Trust and as Successor Trustee and pursuant to the request of the 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 the estate held by it under the terms of the Deed of Trust.

FRAPPIER

State of COLORADO

, County of DENVER

The foregoing instrument was acknowledged before me this

day of JULY

by LARRY CASTLE

of CASTLE, BARRETT, DAFFIN & FRAPPIER, LLC

as manager

who is/are personally known to me (or provided

satisfactory evidence) and acknowledged said instrument to be the free act and deed of the Corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Date Commission Expires

RL69 - 04/99

0512285

CHRISTINEE PARK

MY COMMISSION EXPIRES 08/17/2002

BK0401PG3475



0512285 BK0401PG3476 2001 APR 13 PM 2: 08

LINDA SLATER
RECORDER

\$11 90 DEPUTY