

Recording Requested By:
Michele Klein

When Recorded Return To:

✓ Aurora Loan Services Inc.
P.O. Box 1706
Scottsbluff, NE 69363-1706

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

AURORA LOAN SERVICES INC. #:0021259338 "RITCHIE" Lender ID:G22/0021259338 Escrow/Title:00315216CD Douglas, Nevada
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. A DELAWARE CORPORATION, AS
NOMINEE FOR LEHMAN BROTHERS HOLDINGS, INC., ITS SUCESSORS AND ASSIGNS is the
Owner and Holder of the Note secured by the Deed of Trust dated 07/10/1992, made
by DAVID JOHN RITCHIE AND ZAO A RITCHIE, HUSBAND AND WIFE as Trustor, with
WESTERN TITLE COMPANY as Trustee, for the benefit of NORWEST MORTGAGE, INC. as
Beneficiary, which said Deed of Trust was recorded on 07/10/1992 in the Office
of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 283188 Book
792, Page 1722, wherein said Owner and Holder hereby substitutes AURORA LOAN
SERVICES INC. as Trustee in lieu of the above-named Trustee under said Deed of
Trust.

Assessor's/Tax ID No.: 122022410162
Property Address: 1475 Mary Jo Dr, Gardnerville, NV, 894100000

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. A
DELAWARE CORPORATION, AS NOMINEE FOR LEHMAN BROTHERS HOLDINGS, INC., ITS
SUCESSORS AND ASSIGNS as owner and Substituted Trustee, have caused this
instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. A DELAWARE CORPORATION, AS NOMINEE
FOR LEHMAN BROTHERS HOLDINGS, INC., ITS
SUCESSORS AND ASSIGNS
On June 18, 2001

By: [Signature]
YVONNE STICH, SR. VICE PRESIDENT



AURORA LOAN SERVICES INC. 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 AURORA LOAN SERVICES INC. as Trustee
On June 18, 2001

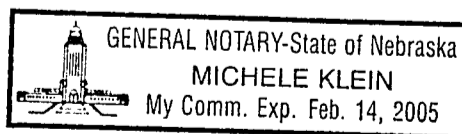
By: [Signature]
KATHRYNE M. HERRON, VICE PRESIDENT



STATE OF Nebraska
COUNTY OF Scotts Bluff

ON June 18, 2001, before me, MICHELE KLEIN, a Notary Public in and for the
County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE
STICH, SR. 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.

[Signature]
MICHELE KLEIN
Notary Expires: 02/14/2005



(This area for notarial seal)

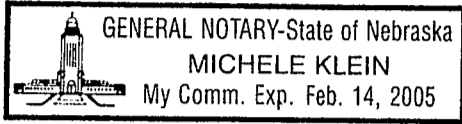
0517553

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STATE OF Nebraska
COUNTY OF Scotts Bluff

ON June 18, 2001, before me, MICHELE KLEIN, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared KATHRYNE M. HERRON, 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.

Michele Klein
MICHELE KLEIN
Notary Expires: 02/14/2005



(This area for notarial seal)

Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
AMD-20010618-0039 NVDOUGL DOUGLAS NV BAT: 3377/0021259338 KXNVSB1

COPIES

REQUESTED BY
Aurora Loan Serv
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 JUL -2 AM 10: 13

LINDA SLATER
RECORDER

\$11.00 PAID *K2* DEPUTY

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