

18-
Recording Requested By:
Morgan Stanley Dean Witter Credit Corporation

When Recorded Return To:

✓
FRANK BENVENUTO
PO BOX 254
ZEPHYR COVE, NV 894480254

Parcel No: 05-312-4p

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

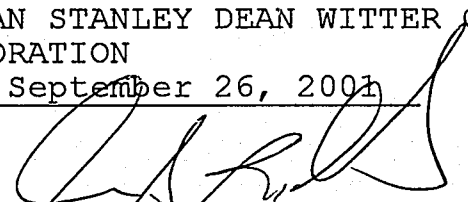
Morgan Stanley Dean Witter Credit Corporation #:9402390398965 "BENVENUTO" Lender ID:/ DOUGLAS, Nevada
MORGAN STANLEY DEAN WITTER CREDIT CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 02/11/2000, made by FRANK M BENVENUTO, ROBERTA A BENVENUTO, HUSBAND AND WIFE AS JOINT TENANTS 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 02/16/2000 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0486414 Book 0200, Page 2567, 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.

Property Address: 272 CHEYENNE WY ZEPHYR COVE, NV 89448

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

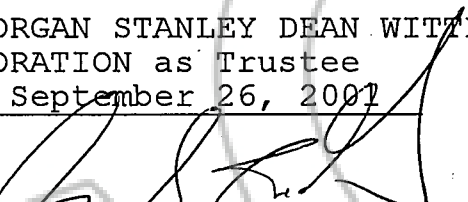
On September 26, 2001

By: 
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

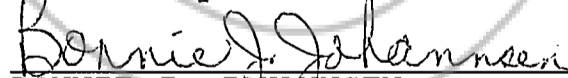
On September 26, 2001

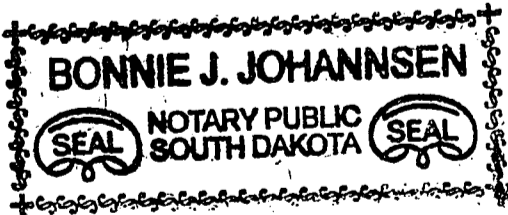
By: 
DEBORAH S. RICHARDS, VICE PRESIDENT

STATE OF South Dakota
COUNTY OF Minnehaha

On September 26, 2001, before me, BONNIE J. JOHANNSEN, a Notary Public in and for Minnehaha County, in the State of South Dakota, do hereby certify that DEBORAH S RICHARDS, VICE PRESIDENT, who is/are signed to the foregoing document and who is/are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he/she/they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,


BONNIE J. JOHANNSEN
Notary Expires: 11/16/2004



(This area for notarial seal)

BLK-20010926-0009 NVDOUGL DOUGLAS NV BAT: 4741 KXNVSB1

0527389

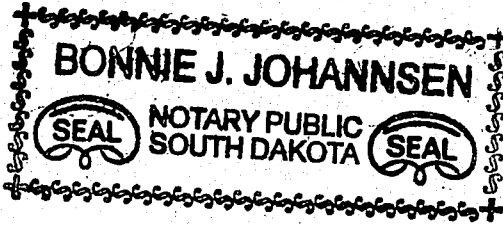
BK1101PG2906

STATE OF South Dakota
COUNTY OF Minnehaha

On September 26, 2001, before me, BONNIE J. JOHANNSEN, a Notary Public in and for Minnehaha County, in the State of South Dakota, do hereby certify that DEBORAH S. RICHARDS, VICE PRESIDENT, who is/are signed to the foregoing document and who is/are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he/she/they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,

Bonnie J. Johansen
BONNIE J. JOHANNSEN
Notary Expires: 11/16/2004



(This area for notarial seal)

MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917
BLK-20010926-0009 NVDOUGL DOUGLAS NV BAT: 4741/9402390398965 KXNVSB1

COOPER

REQUESTED BY
Morgan Stanley et al
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 NOV -9 AM 11: 52

LINDA SLATER
RECORDER

\$ 18.00 PAID ka DEPUTY

0527389
BK 1101 PG 2907