

18

APN 1219-10-001-031

Recording Requested By:  
Morgan Stanley Dean Witter Credit Corporation

When Recorded Return To:

WESTERN TITLE CO  
REF: #00085006-201-SLG  
1626 HWY 395  
MINDEN, NV 89423-

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Morgan Stanley Dean Witter Credit Corporation #9402390392167 "SCHOLFIELD" Lender ID/ DOUGLAS, Nevada  
MORGAN STANLEY DEAN WITTER CREDIT CORPORATION F/K/A NOVUS FINANCIAL CORPORATION  
is the Owner and Holder of the Note secured by the Deed of Trust dated  
09/20/1999, made by RICHARD J. SCHOLFIELD AND HELEN I. SCHOLFIELD, TRUSTEES OF  
THE SCHOLFIELD FAMILY TRUST DATED DECEMBER 5, 1989. as Trustor, with WESTERN  
TITLE as Trustee, for the benefit of NOVUS FINANCIAL CORPORATION as Beneficiary,  
which said Deed of Trust was recorded on 09/20/1999 in the Office of the County  
Recorder of DOUGLAS State of Nevada, as Instrument No. 0476932 Book 0999, Page  
3727, 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.: 19-350-09  
Property Address: 1168 CARY CREEK CT GARDNERVILLE, NV 89410-9740

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

MORGAN STANLEY DEAN WITTER CREDIT  
CORPORATION F/K/A NOVUS FINANCIAL  
CORPORATION

On October 05, 2001

By:   
DEBORAH S. RICHARDS, VICE PRESIDENT

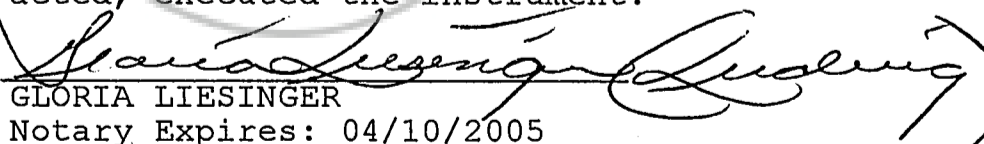
MORGAN STANLEY DEAN WITTER CREDIT CORPORATION hereby accepts said appointment as  
Trustee under said Deed of Trust and as Successor Trustee pursuant to the  
request of said Owner and Holder and in accordance with the provisions of said  
Deed of Trust does hereby reconvey without warranty to the person or persons  
legally entitled thereto all estate now held by it under said Deed of Trust.

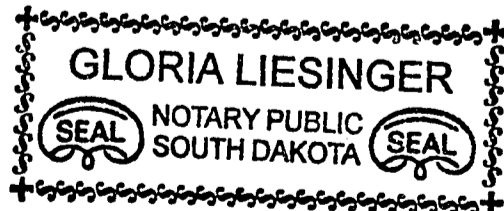
By MORGAN STANLEY DEAN WITTER CREDIT  
CORPORATION as Trustee  
On October 05, 2001

By:   
DEBORAH S. RICHARDS, VICE PRESIDENT

STATE OF South Dakota  
COUNTY OF Minnehaha

On October 05, 2001, before me, GLORIA LIESINGER, 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.

  
GLORIA LIESINGER  
Notary Expires: 04/10/2005



(This area for notarial seal)

STATE OF South Dakota  
COUNTY OF Minnehaha

On October 05, 2001, before me, GLORIA LIESINGER, 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.

*Gloria Liesinger*  
GLORIA LIESINGER  
Notary Expires: 04/10/2005

(This area for notarial seal)

MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917  
BLK-20010927-0003 NVDOUGL DOUGLAS NV BAT: 4745/9402390392167 KXNVSB1

COPIES

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

2001 NOV -9 AM 11: 53

LINDA SLATER  
RECORDER

\$ *18.00* PAID *KJ* DEPUTY

0527390

BK 1101 PG 2909