

18  
Recording Requested By:  
Morgan Stanley Dean Witter Credit Corporation

✓ When Recorded Return To:

LARRY CLOSE  
1917 CATHERINE CT  
GARDNERVILLE, NV 894106665

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Morgan Stanley Dean Witter Credit Corporation #:9402390397370 "CLOSE" 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  
12/23/1996, made by LARRY C. CLOSE, PATRICIA CLOSE, HUSBAND AND WIFE AS JOINT  
TENANTS as Trustor, with FIDELITY NATIONAL ACCTS DESK as Trustee, for the  
benefit of NOVUS FINANCIAL CORPORATION as Beneficiary, which said Deed of Trust  
was recorded on 12/30/1996 in the Office of the County Recorder of DOUGLAS State  
of Nevada, as Instrument No. Book 1296, Page 4672, 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: 1917 CATHERINE CT GARDNERVILLE, NV 89410

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 29, 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 29, 2001

By: 

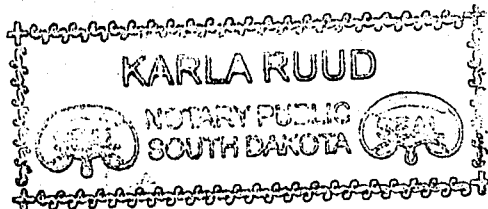
DEBORAH S RICHARDS, VICE PRESIDENT

STATE OF South Dakota  
COUNTY OF Minnehaha

On October 29, 2001, before me, KARLA RUUD, 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.

  
KARLA RUUD

Notary Expires: 12/16/2004



(This area for notarial seal)

BLK-20011029-0004 NVDUGL DOUGLAS NV BAT: 4891 KXNVSB1

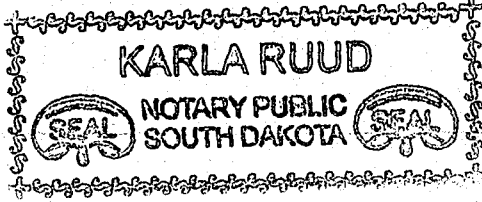
0530315

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STATE OF South Dakota  
COUNTY OF Minnehaha

On October 29, 2001, before me, KARLA RUUD, 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.

Karla Ruud  
KARLA RUUD  
Notary Expires: 12/16/2004



(This area for notarial seal)

MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917

BLK-20011029-0004 NVDOUGL DOUGLAS NV BAT: 4891/9402390397370 KXNVSB1

COPIES

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

2001 DEC 18 AM 10: 03

LINDA SLATER  
RECORDER

\$18<sup>00</sup> PAID KJ DEPUTY

0530315  
BK 1201 PG 5659