

Assessor's/Tax ID No.: 19-181-060  
Recording Requested By:  
American Release Corporation

When Recorded Return To:

Bruce Kraten  
854 Bollen Cir  
GARDNERVILLE, NV 89460-6556

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**



WAMU-VH #:5272408823 "Kraten" Lender ID:G12/0027240882 Douglas, Nevada

MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 03/05/2001, made by BRUCE H KRATEN AND LINDA D KRATEN HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR LOANCITY.COM, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded on 03/08/2001 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0510085 Book 0301, Page 2111, wherein said Owner and Holder hereby substitutes AMERICAN RELEASE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 854 Bollen Circle, Gardnerville, NV, 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Mortgage Electronic Registrations Systems,  
Inc.

On July 19, 2002

By: *Karen Spainhour*

KAREN SPAINHOUR, ASST. VICE  
PRESIDENT

AMERICAN RELEASE 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 AMERICAN RELEASE CORPORATION as Trustee

On July 19, 2002

By: *Karen Spainhour*

KAREN SPAINHOUR, ASST. VICE  
PRESIDENT

STATE OF Missouri  
COUNTY OF Stone

ON July 19, 2002, before me, MELANIE BEST, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Karen Spainhour, Asst. 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.

*Melanie Best*  
MELANIE BEST

Notary Expires: 03/22/2005

MELANIE BEST  
Notary Public - Notary Seal  
STATE OF MISSOURI  
Stone County  
My Commission Expires Mar. 22, 2005

(This area for notarial seal)

AAD\*20020718-0158 NVDOUGL DOUGLAS NV BAT: 18000 KXNVSB1

0549175

BK0802PG02669

STATE OF Missouri  
COUNTY OF Stone

ON July 19, 2002, before me, MELANIE BEST, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Karen Spainhour, Asst. 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.

*Melanie Best*

MELANIE BEST  
Notary Expires: 03/22/2005

MELANIE BEST  
Notary Public - Notary Seal  
STATE OF MISSOURI  
Stone County  
My Commission Expires Mar. 22, 2005

(This area for notarial seal)

ARC, P.O. Box 458, Kimberling City, Mo. 65686-9906, 417-739-9412  
AAD\*20020718-0158 NVDOUGL DOUGLAS NV BAT: 18000/5272408823 KXNVSBF1

COPIES

REQUESTED BY  
*American Release*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 AUG -9 PM 2: 37

LINDA SLATER  
RECORDER

\$ *18.00* PAID *KJ* DEPUTY

0549175

BK 0802 PG 02670