010203540

TAX ID #: 07-062-510

This instrument must be recorded in: DOUGLAS County, $M\Lambda$

Recording Requested By: Olympus Servicing (Calmco) When Recorded Mail To: Fidelity National LPS PO Box 19523 Irvine, CA 92623-9523

LPS #: 432886 Bin #: 03-27-02YC Loan #:1001228177 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION. is the current holder of note dated: 10/29/2001, Original Amount: \$248000 where there was a Deed of Trust recorded 11/7/2001 as Instrument # 01-527203, Book: 11-24 Page: 24-46 and STEWART TITLE is the present Trustee under said Deed of Trust, and TAMMY T. MASSA, A MARRIED WOMAN is the trustor/grantor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC (MERS) AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS County, NV, and

WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 51 BURKE CREEK CIRCLE, ZEPHYR COVE, NV 89448-

NOW THEREFORE, the undersigned beneficiary hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION as Trustee under said Deed of Trust.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION.

On <u>April</u> 03, 2002

John Beggings, S

Vice President

STATE/OF TX

BY

COUNTY OF Travis

On April 03, 2002 before me, C. E. Williams, a Notary Public in and for Travis County in the State of TX, personally appeared John Beggins, Sr. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.

C. E. Williams

Notary Public

(MIN#: 100014410000366180)

Mail Tax Statement To:

TAMMY MASSA, 51 BURKE CREEK CIRCLE, ZEPHYR COVE, NV 92623-9523

REQUESTED BY Stewart Title of Douglas County

C.E. WILLIAMS Notary Public, State of Texas My Commission Expires

October 10, 2005

IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

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BK 0802 PG 04858

LINDA SLATER