SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, the undersigned, Mortgage Electronic Registration Systems, Inc, whose address is 725 N. Regional Rd. Greens boro, NC 27409, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Trustor(s): SANDRA L MACKEY, AN UNMARRIED WOMAN

Original Trustee: NORTHERN NEVADA TITLE

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Loan Amount: \$96,800.00

Date of Deed of Trust: 01-16-2001

Page 2:

Date Recorded: 01-29-2001
Date Recorded 2: __-_

Book: 0101

Book 2:

Page: 5202 Instrum

Instrument Number: 0507774

Instrument #2:

Comments:

and recorded in the official records of DOUGLAS County, State of Nevada affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 11/8/02.

Mortgage Electronic Registration Systems, Inc

Margaret G Brainard Assistant Secretary

Assistant Secretary

Diane S Coats Vice President

State of NC

County of Guilford

On this date of 11/8/02, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Diane S Coats and Margaret G Brainard, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Secretary respectively of Mortgage Electronic Registration Systems, Inc., and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation and that said coporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Antonia W. King

My Commission Expires: 12-21-2002

Antonia W. King Notary Public Rockingham County, NC

SEAL

MIN #: 100015000111358603 VRU Tel. #: 888/679-MERS

Document Prepared By:
KAREN DILLS
When recorded return to:
BANK ONE
P O BOX 26966

GREENSBORO, NC 27419-6966

Project #: SCBANK1TROY 01 Loan #: 0011135860 Investor Loan #: 0011135860 PIN/Tax ID #: 15-102-070 Property Address: 499 ALPINE VIEW COURT CARSON CITY, NV 89411

REQUESTED BY
Bak Owe
IN OFFICIAL RECORDS OF
DOUGLAS CO., MEVADA

2002 NOV 25 AM 10: 03

LINDA SLATER RECORDER

\$ 7 PAID & 2 DEPUTY

0558830 BK1102PG10113