Parcel#: Loan No 1977124978

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

KENNETH A KNIGHT & CHRISTINE E KNIGHT

was the original Trustor under that certain Deed of Trust recorded on 03/21/97 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. in Book 397 , Page 3383 Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust. this 16th day of November, 2002

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By:

Angela Martinez #ike/President

STATE OF CALIFORNIA COUNTY OF/LOS ANGELES

before me, the undersigned, a Notary Public for said County, and State, personally appeared Angela Martinez personally known to me to be the Vice President

of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors

WITNESS MY hand and official seal.

Notary Public/Commission expires 02/26/2003

Prepared By:

A. Graham/NTC,2100 Alt 19 N., Palm Harbor, FL 34683

COMM. EXP. FEB. 26, 2003 ; Mail Tax Statements to: KENNETH A KNIGHT 1277 SANTE FE COURT

MINDEN, NV 89423

When Recorded Mail To: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683

JIM BEASLEY COMM. # 1209431 TARY PUBLIC-CALIFORNIA D

LOS ANGELES COUNTY ()

2002 DEC -6 PM 12: 34

LINDA SLATER RECORDER

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