

TAX ID #: 122004516009001

This instrument must be recorded in:  
DOUGLAS County, NV

Recording Requested By:  
Midland Mortgage Co. (MID)  
When Recorded Mail To:  
Fidelity National LPS  
PO Box 19523  
Irvine, CA 92623-9523

Loan #:0047080191 LPS #: 904190 Bin #: 12-3-02JG



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") is the current holder of note dated: 3/26/97, Original Amount: \$65000.00 where there was a Deed of Trust recorded 3/31/97 as Instrument # 0409619, Book: 0397 Page: 5378, and WESTERN TITLE COMPANY, INC is the present Trustee under said Deed of Trust, and HARRY R. WHITNEY AND DEBORAH J. WHITNEY, HUSBAND AND WIFE is the trustor/grantor, and HARBOURTON MORTGAGE CO., L.P. 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: 1347 ELDORADO DR, GARDNERVILLE, NV 89410

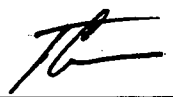
NOW THEREFORE, the undersigned beneficiary hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") as Trustee under said Deed of Trust.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") 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")  
On December 04, 2002

BY   
Francis Tran, Assistant Secretary

STATE OF CA  
COUNTY OF Orange  
On December 04, 2002 before me, J. Garcia, a Notary Public in and for Orange County in the State of CA, personally appeared Francis Tran, Assistant Secretary, personally known to me 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.

  
\_\_\_\_\_  
J. Garcia  
Notary Public  
Commission Expires: 11/17/05  
(MIN#: 100010980003890026)  
12/4/02



Mail Tax Statement To:  
HARRY WHITNEY, 1347 ELDORADO DR, GARDNERVILLE, NV 89410

12/9/02

NV\_046\_904190\_0047080191\_GRP1

REQUESTED BY  
*Fidelity National*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2002 DEC 16 PM 12: 28

LINDA SLATER  
RECORDER  
\$17<sup>00</sup> PAID *LD* DEPUTY

0560917  
BK 1202 PG 06818