Assessor's/Tax ID No.: 0000-03-121-120 Recording Requested By: Michele Klein

When Recorded Return To:

PHILIP BLACKMER 347 Andora Ln San Ramon, CA 94583

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

AURORA LOAN SERVICES INC. #:0011544582 "BLACKMER" Lender ID:M06/0011544582 Douglas, Nevada MERS #: 100025440000279999 VRU #: 888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 03/01/2002, made by PHILIP B. BLACKMER, AND JUNE CAROL BLACKMER HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP as Trustor, with FIRST AMERICAN TITLE COMPANY OF NEVADA as Trustee, for the benefit of AMERIBANC CORPORATION as Beneficiary, which said Deed of Trust was recorded on 03/22/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 537636 Book 0302, Page 8008, wherein said Owner and Holder hereby substitutes AURORA LOAN SERVICES INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1348 Winding Way, Zephyr Cove, NV, 894480000

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,

INC.

On November 21, 2002

YVONNE STICH, VICE PRESIDENT

SEAL 1995

AURORA LOAN SERVICES INC. 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 AURORA LOAN SERVICES INC. as Trustee On November 21, 2002

YVONNE STICH, SR. VICE PRESIDENT

STATE OF Nebraska COUNTY OF Scotts Bluff SEAL 1997

ON November 21, 2002, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, 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.

IRENE GUERRERO

Notary Expires: 09/14/2005

GENERAL NOTARY - State of Nebraska
IRENE GUERRERO
My Comm. Exp. Sept. 14, 2005

(This area for notarial seal)
DKD-20021121-0009 NVDOUGL DOUGLAS NV BAT: 5327 KXNVSBR1

Page Substitution of Trustee and Full Reconveyance

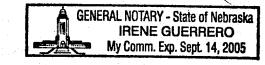
STATE OF Nebraska COUNTY OF Scotts Bluff

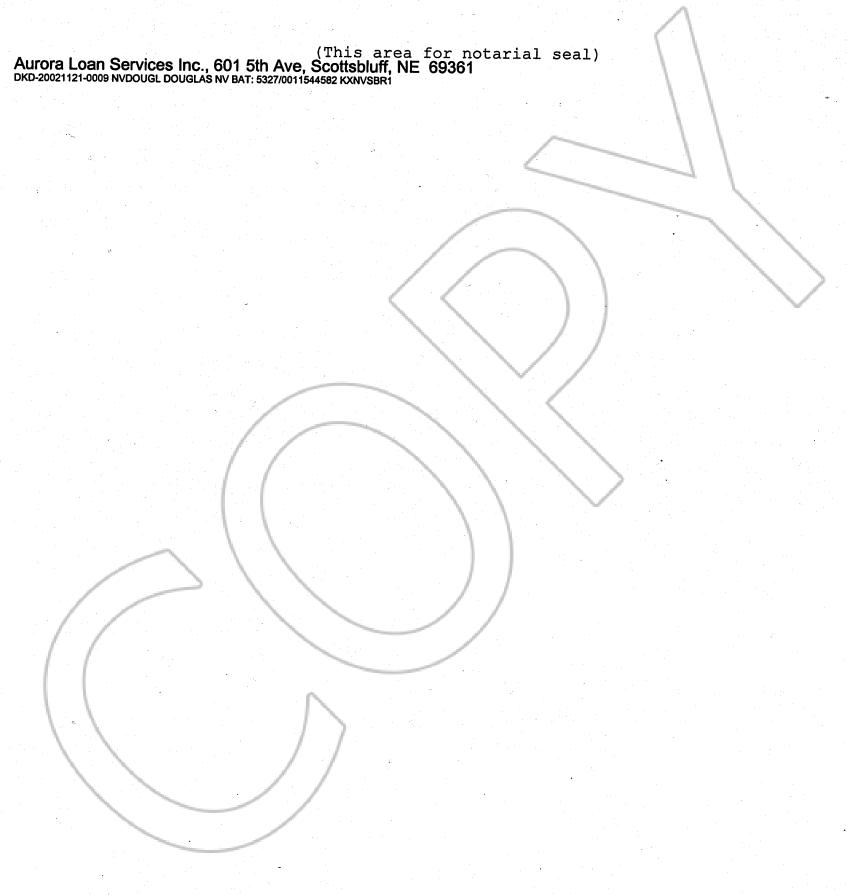
18 miles

ON November 21, 2002, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, SR. 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.

IRENE GUERRERO

Notary Expires: 09/14/2005





REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2002 DEC 16 PM 12: 38

LINDA SLATER
RECORDER

S /8 PAID () DEPUTY

0560926 BK 1202PG06828