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Loan No. 0000000000000001929250086

Mail Tax Statement To:

DENNIS D. SCHROTH  
1337 BROOKE WAY  
GARDNERVILLE, NV 89410  
PIN #: 1320-33-715-031

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DENNIS D. SCHROTH, GEORGIA SCHROTH, HUSBAND AND WIFE was/were the original Trustor(s), WESTERN TITLE COMPANY, INC., the original trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ('MERS'), AS NOMINEE FOR FIRST UNION MORTGAGE CORPORATION, the beneficiary, under that certain Deed of Trust dated August 15, 2001 and recorded August 20, 2001 in Instrument Number 521048, Book 0801, Page(s) 5288, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR FIRST UNION MORTGAGE CORPORATION desires to substitute a new Trustee under said Deed of Trust in place and stead of WESTERN TITLE COMPANY, INC., now therefore, the undersigned hereby substitutes himself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC., ("MERS"), AS NOMINEE FOR FIRST UNION  
MORTGAGE CORPORATION

Dated: November 26, 2002

by: Chris White  
CHRIS WHITE  
ASSISTANT SECRETARY

ATTEST:

by: Gloria Johnson  
GLORIA JOHNSON  
Assistant Secretary

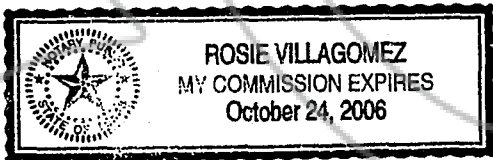
COUNTY OF HARRIS  
STATE OF TEXAS

On November 26, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared CHRIS WHITE, ASSISTANT SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR FIRST UNION MORTGAGE CORPORATION known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.

Signature: Rosie Villagomez

Notary in and for the State  
of TEXAS



Space Below For Recorder's Use

Recording Requested by:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR FIRST UNION MORTGAGE CORPORATION

When Recorded Mail this Deed to:

DENNIS D. SCHROTH  
1337 BROOKE WAY  
GARDNERVILLE, NV 89410

Title Co. No.: 00087089-201-SLG

This document was prepared by:

✓ ACCUTRAN SERVICES, INC.  
15531 KUYKENDAHL RD. SUITE 300  
HOUSTON, TEXAS 77090  
DIANNE HOLT

REQUESTED BY  
Accutran Serv  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

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LINDA SLATER  
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