MERS MIN # 1000541-30001438330 MERS Telephone No. (888) 679-6377

Record & Return To:

NAMC /A Division Of Washington Mutual Bank, FA

231 East Ave Albion NY 14411

18

Mtg# 4784407 ec

7 ec PIF: 2/6/2002

Mortgagor: Abrams

Substitution of Trustee and Full Reconveyance

Reference:

Deed of trust

Recorded 9/24/2001

Instrument no 0523427 book 0901 page 5689

Official records of Douglas County

Trustor Myron W Abrams And Jeanne Abrams Husband And Wife As Joint Tenants

Trustee Stewart Title

Beneficiary Mortgage Electronic Registration Systems Inc

Dated 9/24/2001 affecting land situated in the County of Douglas State of Nevada described as follows: as described in said Deed of Trust

Substitution of Trustee

Whereas, the undersigned Mortgage Electronic Registration Systems Inc being the owner and holder of the Note or Notes or other security agreements, secured by the Deed of Trust herein above described.

And whereas, the undersigned Mortgage Electronic Registration Systems Inc being the present Beneficiary under said Deed of Trust and acknowledges that all sums and obligations secured by said Deed of Trust have been fully paid or satisfied,

And whereas, the Beneficiary desires to substitute a new Trustee under said Deed of Trust, in the place or stead of Stewart Title

Now therefore, the undersigned hereby substitutes Mortgage Electronic Registration Systems Inc , whose address is 231 East Ave, Suite 200, Albion, NY 14411, as Trustee under said Deed of Trust, and further instructs said Trustee to reconvey the estate now held under said Deed of Trust, to the person or persons legally entitled thereto.

Full Reconveyance

Mortgage Electronic Registration Systems Inc , as substituted Trustee under the herein above described Deed of Trust, having received from the holder of the obligations a written request to reconvey, hereby reconveys, without warranty to the person or persons legally entitled thereto, the estate now held by said Trustee thereunder.

Dated February 12, 2002

State of New York County of Orleans

On February 12, 2002 before me, the undersigned, personally appeared David J. Adams 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(ies),and that by his/her/their signature(s) on the instrument the person(s) acted executed the instrument.

ERIN R. CONN

Motary Public, State of New York

No. 01006065198

Qualified in Orleans County.

Commission Expires Oct. 9, 20 (

Witness my hand and official seal

Signature

0561706

BK 1202 PG 10087

Mortgage Electropic Registration Systems Inc

David J. Adams, Vice President

SEAL.

1

REAL



0561706

BK 1202 PG 10088

Stowart Title of Douglas County IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 DEC 23 AM 10: 40

LINDA SLATER RECORDER