

Assessor's/Tax ID No. 1220-16-210-026

Recording Requested By:  
Principal Residential Mortgage, Inc.

When Recorded Return To:

✓ Principal Residential Mortgage  
ATTN: RELEASE, H1  
711 High Street  
Des Moines, IA 50392-0665



**Substitution of Trustee and Full Reconveyance**


Principal Residential Mortgage, Inc. #:1738484-3 "ZERVOS" Douglas, Nevada  
MERS #: 100073500010268935 VRU #: 8886796377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/28/2001, made by JAMES J ZERVOS, JR A SINGLE MAN, ANDREA R JOHNSON, A SINGLE PERSON as Trustor, with FIRST AMERICAN TITLE CO OF NV as Trustee, for the benefit of MERS, NOMINEE FOR CENTRAL PACIFIC MORTGAGE COMPANY as Beneficiary, which said Deed of Trust was recorded 12/03/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1201 Page/Folio: 0459 as Instrument No.: 0529172 wherein said Owner and Holder hereby substitutes PRINCIPAL LIFE INSURANCE CO. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 944 COMO COURT, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ATTN: RELEASE, H1, 711 HIGH STREET, DES MOINES, IA 50392-0665 as owner and PRINCIPAL LIFE INSURANCE CO. Attn: Release, H-1, 711 High St, Des Moines, IA 50392-0665 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
On December 30th, 2002

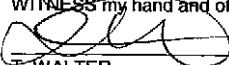
By:   
GAIL RAMBERG, Assistant Secretary

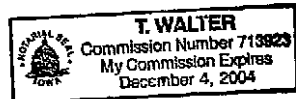


STATE OF Iowa  
COUNTY OF Polk

ON December 30th, 2002, before me, T. WALTER, a Notary Public in and for the County of Polk County, State of Iowa, personally appeared GAIL RAMBERG, Assistant Secretary, 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.

WITNESS my hand and official seal,

  
T. WALTER  
Notary Expires: 12/04/2004 #713923



(This area for notarial seal)

\*SLR\*SLAPRIN\*12/30/2002 02:01:30 PM\* PRIN01PRIN00000000000000000000000382313\* NVDOUGL\* 1738484-3 NVDOUGL\_TRUST\_SUB \*

0563701

BK0103PG04337

PRINCIPAL LIFE INSURANCE CO. 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 PRINCIPAL LIFE INSURANCE CO. as Trustee  
On December 30th, 2002



PAUL F. BOGNANNO, VICE PRES. RESIDENTIAL MORTGAGES



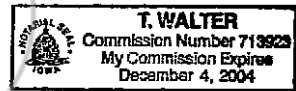
STATE OF Iowa  
COUNTY OF Polk

ON December 30th, 2002, before me, T. WALTER, a Notary Public in and for the County of Polk County, State of Iowa, personally appeared PAUL F. BOGNANNO, VICE PRES. RESIDENTIAL MORTGAGES, 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.

WITNESS my hand and official seal,



T. WALTER  
Notary Expires: 12/04/2004 #713923



(This area for notarial seal)

SLR\*SLRPRIN\*12/30/2002 02:01:30 PM\* PRIN01PRIN0000000000000382313\* NVDOUGL\* 1738484-3 NVDOUGL\_TRUST\_SUB \*

REQUESTED BY  
*Principal Mortgage*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2003 JAN 13 AM 10: 23

WERNER CHRISTEN  
RECORDER

s. *18<sup>00</sup>* PAID *K2* DEPUTY

0563701

BK0103PG04338