

18  
Assessor's/Tax ID No. 1220-24-810-015

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. #:1861865-2 LEWANDOWSKI" Douglas, Nevada  
MERS #: 100080300000086715 VRU #: 8886796377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 06/24/2002, made by ANDREW LEWANDOWSKI AND MELINDA P LEWANDOWSKI as Trustor, with MARQUIS TITLE & ESCROW INC as Trustee, for the benefit of MERS, NOMINEE FOR HOME FINANCE OF AMERICA as Beneficiary, which said Deed of Trust was recorded 06/28/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0602 Page/Folio: 10048 as Instrument No.: 0546013 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 : 639 THOROBRED AVENUE, 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 January 30th, 2003

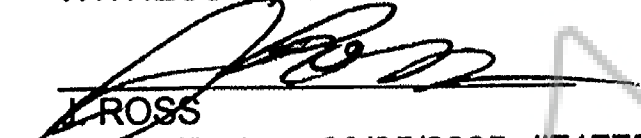
By:   
GAIL RAMBERG, Assistant Secretary

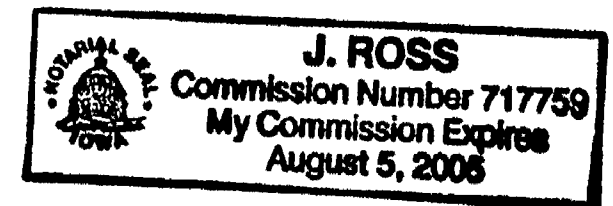


STATE OF Iowa  
COUNTY OF Polk

On January 30th, 2003, before me, J. ROSS, a Notary Public in and for Polk County, in the 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,

  
J. ROSS  
Notary Expires: 08/05/2005 #717759



(This area for notarial seal)

\*BJL\*BJLPRIN\*01/30/2003 02:54:06 PM\* PRIN01PRIN000000000000000000424569\* NVDOUGL\* 1861865-2 NVDOUGL\_TRUST\_SUB \*

0566694

BK0203PG03274

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 January 30th, 2003


  
PAUL F. BOGNANNO, VICE PRES. RESIDENTIAL MORTGAGES

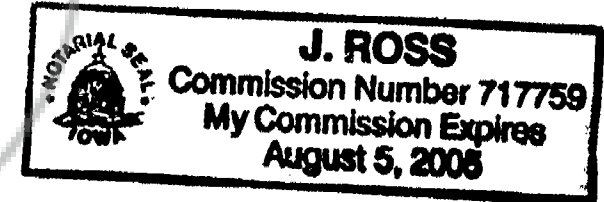


STATE OF Iowa  
COUNTY OF Polk

On January 30th, 2003, before me, J. ROSS, a Notary Public in and for Polk County, in the 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,

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

2003 FEB 11 AM 8:29

WERNER CHRISTEN  
RECORDER

\$ 18.00 PAID K2 DEPUTY

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BK 0203 PG 03275