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Loan No. 000000000000001977139079

Mail Tax Statement To:  
ROBERTA L RUSSELL  
1025 DRESSLERVILLE ROAD  
GARDNERVILLE, NV 89410

PIN #: 1220-10-401-010

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ROBERTA L RUSSELL A SINGLE WOMAN was/were the original Trustor(s), STEWART TITLE, the original trustee, and NEW AMERICA FINANCIAL INC, the beneficiary, under that certain Deed of Trust dated July 11, 1997 and recorded July 18, 1997 in Instrument Number 0417536, Book 0797, Page(s) 3219, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") desires to substitute a new Trustee under said Deed of Trust in place and stead of STEWART TITLE, 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")

Dated: January 28, 2003

by: *Chris White*  
CHRIS WHITE  
Assistant Secretary

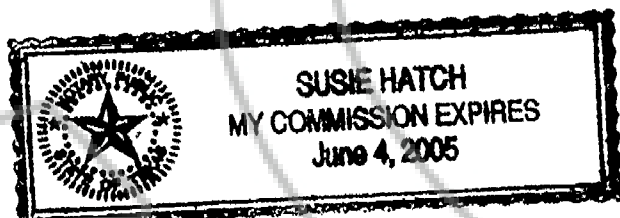
ATTEST:

by: *Gloria Johnson*  
GLORIA JOHNSON  
Assistant Secretary

COUNTY OF HARRIS  
STATE OF TEXAS

On January 28, 2003, 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") 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: *Susie Hatch*  
Notary in and for the State  
of Texas

Space Below For Recorder's Use

Recording Requested by:  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

When Recorded Mail this Deed to:  
ROBERTA L RUSSELL  
1025 DRESSLERVILLE ROAD  
GARDNERVILLE, NV 89410

Title Co. No.: NA

✓ This document was prepared by:  
ACCUTRAN SERVICES, INC.  
15531 KUYKENDAHL RD. SUITE 300  
HOUSTON, TEXAS 77090  
AUBREY WILSON

17-941-



REQUESTED BY  
*Accutran Services*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2003 FEB 13 PM 2:42

WERNER CHRISTEN  
RECORDER

\$17<sup>00</sup> PAID *KJ* DEPUTY.

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