

Recording Requested By:
MORGAN STANLEY DEAN WITTER CREDIT CORPORATION

When Recorded Return To:

DAN LUBARSKY
941 RANCHVIEW CR
CARSON CITY, NV 897056009

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Morgan Stanley Dean Witter Credit Corporation #:9402390449628 "LUBARSKY" Lender ID:/ DOUGLAS, Nevada
MORGAN STANLEY DEAN WITTER CREDIT CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 03/04/2002, made by DANIEL P LUBARSKY, DANIEL P. LUBARSKY AN UNMARRIED MAN as Trustor, with WESTERN TITLE as Trustee, for the benefit of MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as Beneficiary, which said Deed of Trust was recorded on 03/08/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0536548 Book 302, Page 2990, wherein said Owner and Holder hereby substitutes MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 941 RANCHVIEW CR CARSON CITY, NV 89705-6009

IN WITNESS WHEREOF, MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

APN# 1420-18-510-021

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION
On November 06, 2002

By: 
DAYNA M. SYVERSON, VICE PRESIDENT

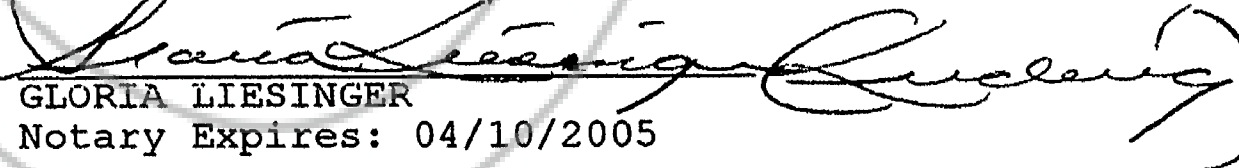
MORGAN STANLEY DEAN WITTER CREDIT CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

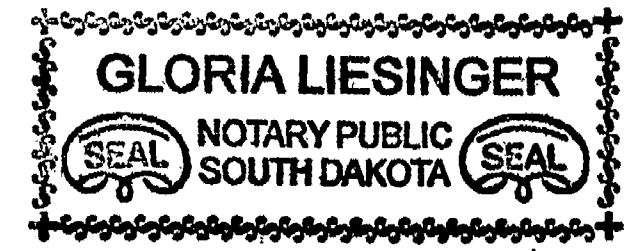
By MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as Trustee
On November 06, 2002

By: 
DAYNA M. SYVERSON, VICE PRESIDENT

STATE OF South Dakota
COUNTY OF Minnehaha

On November 06, 2002, before me, GLORIA LIESINGER, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M. Syverson, Vice President, 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.


GLORIA LIESINGER
Notary Expires: 04/10/2005



(This area for notarial seal)

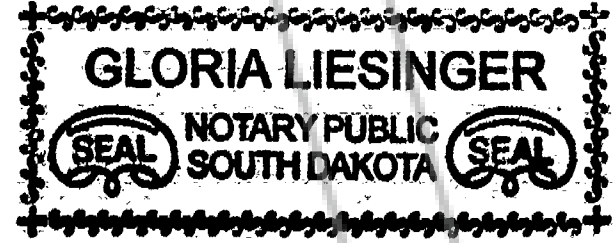
BLK-20021106-0033 NVDOUGL DOUGLAS NV BAT: 6583 KXNVSBRI

0567082
BK 0203 PG 05163

STATE OF South Dakota
COUNTY OF Minnehaha

On November 06, 2002, before me, GLORIA LIESINGER, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared DAYNA M. SYVERSON, VICE PRESIDENT, 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.

Gloria Liesinger
GLORIA LIESINGER
Notary Expires: 04/10/2005



(This area for notarial seal)

MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917
BLK-20021108-0033 NVDOUGL DOUGLAS NV BAT: 8583/9402390449628 KXNVSR1

COPIED

REQUESTED BY
Morgan Stanley DearWither
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 FEB 13 PM 3: 04

WERNER CHRISTEN
RECORDER

\$18⁵⁰ PAID *K2* DEPUTY

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