Loan No. 000000000000000391090248
Mail Tax Statement To:
DENNIS MORGAN
2870 SAN JUAN CIRCLE
MINDEN, NV 89423

PIN #: 1420-28-311-011

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DENNIS E. MORGAN, AN UNMARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY was/were the original Trustor(s), STANDARD TRUST DEED SERVICE COMPANY, the original trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ('MERS') SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., the beneficiary, under that certain Deed of Trust dated February 13, 2002 and recorded February 15, 2002 in Instrument Number 0534922, Book 0202, Page(s) 5610, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. desires to substitute a new Trustee under said Deed of Trust in place and stead of STANDARD TRUST DEED SERVICE COMPANY, 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 SYSTEM, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC.

Dated: February 3, 2003

by:

CHRIS WHITE

Vice President

ATTEST:

bv:

ANTHONY RAY SCHERZER
Assistant Secretary

COUNTY OF HARRIS STATE OF TEXAS

On February 3, 2003, before me, the undersigned, a Notary Public in and for said State, personally appeared CHRIS WHITE, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

ROSIE VILLAGOMEZ

(AY COMMISSION EXPIRES
October 24, 2006

WITNESS my hand and official seal.

Signature:

Notary in and for the State of TEXAS

Space Below For Recorder's Use

Recording Requested by:
MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ("MERS") SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC.

When Recorded Mail this Deed to: DENNIS MORGAN 2870 SAN JUAN CIRCLE MINDEN, NV 89423

This document was prepared by: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TEXAS 77090 JOSHUA STARNES

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REQUESTED BY

CCUTELL SELVICES

IN OFFICIAL RECORDS OF

DOUGLAS CO. WEVADA

2003 FEB 24 RM 3: 02

WERHER CHRIS.EN RECORDER

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