Assessor's/Tax ID No. 05-043-090

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 SEP 22 PM 2: 22

WERNER CHRISTEN

RECORDER

S /9 PAID S DEPUTY

Recording Requested By: ✓ American Release Corporation P.O. Box 458

When Recorded Return To:

Kimberling City, MO 65686

John Roberts American Release Corporation 95 Kimberling City Ctr.Ln PO Box 458 Kimberling City, MO 65686-0458

merican Reconveyance Corp

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Commercial Federal Bank #:0014662698 "FERRIER" Lender ID:02209 Douglas, Nevada MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/22/2002, made by MICHEAL T. FERRIER AND JUANITA L. FERRIER, HUSBAND AND WIFE as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of MERS AS NOMINEE FOR PACIFIC GUARANTEE MORTGAGE CORP. as Beneficiary, which said Deed of Trust was recorded 06/06/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0602 Page/Folio: 01676 as Instrument No.: 0543981 wherein said Owner and Holder hereby substitutes AMERICAN RELEASE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 153 PONDEROSA DRIVE, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026, FLINT, MI 48501-2026 as owner and AMERICAN RELEASE CORPORATION 13099 State Highway 13, , Kimberling City, MO 65686 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On September 10th, 2003

MARCIA WHETSTEN, Vice-President

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Missouri COUNTY OF Stone

ON September 10th, 2003, before me, BETTY AMBROSE, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared MARCIA WHETSTEN, 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.

WITNESS my hand and official seal,

BETTY AMBROSE

Notary Expires: 05/13/2007

BETTY AMBROSE
Notary Public - Notary Seal
STATE OF MISSOURI
Stone County
My Commission Expires Mar. 13, 2007

(This area for notarial seal)

AMERICAN RELEASE 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By AMERICAN RELEASE CORPORATION as Trustee On September 10th, 2003

MARCIA WHETSTEN, Vice President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Missouri COUNTY OF Stone

ON September 10th, 2003, before me, BETTY AMBROSE, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared MARCIA WHETSTEN, 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.

WITNESS my hand and official seal,

BETTY AMBROSE

Notary Expires: 05/13/2007

BETTY AMBROSE
Notary Public - Notary Seal
STATE OF MISSOURI
Stone County
My Commission Expires Mar. 13, 2007

(This area for notarial seal)



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