Assessor's/Tax ID No.: 0 Recording Requested By: Morgan Stanley Dean Witter Credit Corp.

When Recorded Return To:

GILBERT DELAURA 3583 Cherokee Dr CARSON CITY, NV 89705

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2003 OCT -6\ AM ID: 36

WERNER CHRISTEN RECORDER

s 18 PAID K 2 DEPUTY

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORGAN STANLEY DEAN WITTER CREDIT CORP. #:9402390346305 "DELAURA" ID:/ Douglas, NV MORGAN STANLEY DEAN WITTER CREDIT CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 06/12/1996, made by Gilbert Lawrence De Laura Laura R. De Laura Husband And Wife As Joint Tenants, as Trustor, with WESTERN
TITLE as Trustee, for the benefit of NOVUS FINANCIAL CORPORATION
as Beneficiary, which said Deed of Trust was recorded on
06/25/1996 in the Office of the County Recorder of DOUGLAS State
of Nevada, as Instrument No. 390684 Book 696, Page 4123, wherein said Owner and Holder hereby substitutes MORGAN STANLEY DEAN WITTER CREDIT CORP. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 3583 Cherokee Dr, CARSON CITY, NV, 89705

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;

MORGAN STANLEY DEAN WITTER CREDIT

CORPORATION On October 02, 2003

DAYNA M. SYVERSON, VICE

PRESIDENT

MORGAN STANLEY DEAN WITTER CREDIT CORP, 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.

MAB-20031002-0001 NVDOUGL DOUGLAS NV BAT: 8231 KXNVSBR1

Page 2 Substitution of Trustee and Full Reconveyance

By MORGAN STANLEY DEAN WITTER CREDIT CORP.

On October 02, 2003

AYNA M/SYVERSON, VIJE PRESIDENT

STATE OF South Dakota COUNTY OF Minnehaha

On October 02, 2003, 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

land cesing

GLORIA LIESINGER
SEAL NOTARY PUBLIC SEAL SOUTH DAKOTA

(This area for notarial seal)

STATE OF South Dakota COUNTY OF Minnehaha

On October 02, 2003, 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 GLORIA LIESINGER

SAL NOTARY PUBLIC SAL SOUTH DAKOTA

(This area for notarial seal)
MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917
MAB-20031002-0001 NVDOUGL DOUGLAS NV BAT: 8231/9402390346305 KXNVSBR1