ACCUTED BY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 OCT 13 AM 9: 46

WERNER CHRISTEN
RECORDER

\$ 18 PAID K & DEPUTY

Loan No. 00000000000001966422817
Mail Tax Statement To:
DAVID B HUBBARD
37 BURKE CREEK CIRCLE
ZEPHYR COVE, NV 89448

PIN #: 0000-07-062-370

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DAVID B HUBBARD AN UNMARRIED MAN was/were the original Trustor(s), FIRST AMERICAN TITLE COMPANY OF NEVADA, the original trustee, and CMG MORTGAGE INC, the beneficiary, under that certain Deed of Trust dated March 12, 2001 and recorded March 30, 2001 in Instrument Number 0511456, Book 0301, Page(s) 8461, 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 FIRST AMERICAN TITLE COMPANY OF NEVADA, 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: September 26, 2003

by: CHRIS WHITE

Assistant Secretary

ATTEST:

py:_

GLORIA JOHNSON

Assistant Secretary

0593186

BK 1003PG5553

COUNTY OF HARRIS STATE OF TEXAS

On September 26, 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:

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: DAVID B HUBBARD 37 BURKE CREEK CIRCLE ZEPHYR COVE, NV 89448

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