Assessor's/Tax ID No. 1420-07-117-008

Recording Requested By: ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

RECONVEYANCE DEPARTMENT ALTA REAL ESTATE SERVICES, INC P.O. BOX 551170 ATTN: RECONVEYANCE DEPT. JACKSONVILLE, FL 32255 Fairbasks Copital
IN OFFICIAL RECORDS OF
BOUGLAS CO. REVADA

2003 OCT 27 AM 9: 44

WERNER CHRISTEN
RECORDER

S 19 PAID 49 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

LOAN SERVICING CENTER #:0003715737 "MILLER" Lender ID:832/6919039 Douglas, Nevada MERS #: 100122200000169059 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is the Owner and Holder of the Note secured by the Deed of Trust Dated: 08/15/2002, made by RICHARD A. MILLER AND CHERYL R. MILLER as Trustor, with T. D. SERVICE COMPANY as Trustee, for the benefit of MERS AS NOMINEE FOR BNC MORTGAGE, INC., A DELAWARE CORPORATION as Beneficiary, which said Deed of Trust was recorded 09/04/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 09002 Page/Folio: 00647 as Instrument No.: 0551378 wherein said Owner and Holder hereby substitutes FAIRBANKS CAPITAL CORP. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 857 VALLEY CREST DRIVE, CARSON CITY, NV 89705

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC 10401 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256 as owner and FAIRBANKS CAPITAL CORP. P.O. BOX 551170, , JACKSONVILLE, FL 32255 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC On October 16th, 2003

J. DICKERSON, Vice President

*POW*PAM WEDENSELLER*10/16/2003 08:25:38 AM* FLCC01FLCC0000000000000000495093* NVDOUGL* 0003715737 NVDOUGL_TRUST_SUB **POWFLCC

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Florida COUNTY OF Duval

On October 16th, 2003, before me, M. MUNOZ, a Notary Public in and for Duval County, in the State of Florida, personally appeared J. DICKERSON, 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,

M. MUNOZ

Notary Expires: 03/27/2005 #DD013018

M. MUNOZ

NOYARY PUBLIC - STATE OF FLORIDA

COMMISSION # DD013018

EXPIRES 3/27/2005

BONDED THRU 1-888-NOTARY1

(This area for notarial seal)

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

By FAIRBANKS CAPITAL CORP. as Trustee On October 16th, 2003

V. SMITH, ASSISTANT VICE PRESIDENT

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Florida COUNTY OF Duval

On October 16th, 2003, before me, LOUISE S. FREELAND, a Notary Public in and for Duval in the State of Florida, personally appeared V. SMITH, ASSISTANT 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.

WITMRSS my hand and official seal,

LOUISE S. FREELAND Notary Expires: 06/08/2007 #DD220562

LOUISE S. FREELAND

Notary Public - Sin terror Florida

MyCharles Lune, 2007

Comm. Ission # DD220562

Bon By National Notary Assn.

(This area for notarial seal)



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