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Tax ID: 131823811023

Pedlo Mant Co IN OFFICIAL RECORDS OF DOUGLAS CO. NEVAGA

2003 NOV 18 PM 2: 45

WERNER CHRISTEN RECORDER

17 PAIDK2_DEPUTY

Recording Requested By / Return To: Peelle Management Corporation P.O. Box 1710, Campbell, CA 95009-1710

Mail Tax Statements to: RONALD V CONIGLIO, NICOLETTE CONIGLIO 514 Pine Street, MONTEREY, CA 93940

Substitution Of Trustee And Full Reconveyance

The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Trustor: RONALD V CONIGLIO, NICOLETTE CONIGLIO

Recorded in Douglas County, Nevada, on 05/06/02 as Instrument # 0541517 on Book 0502 on Page 01603

Date of deed of trust: 04/22/02 Amount of deed of trust: \$387000.00 Tax ID: 131823811023

Trustee: STANDARD TRUST DEED SERVICE COMPANY

hereby substitutes itself as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, and upon the written instructions of the beneficiary, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 11/07/2003

Mortgage Electronic Registration Systems, Inc. as nominee for HOMECOMINGS FINANCIAL NETWORK, INC

By: Sheri Fratis

Sheri Fratis Vice President

State of Nevada County of Washoe

On 11/07/2003, before me, the undersigned, a Notary Public for said County and State, personally appeared Sheri Fratis, personally known to me to be the person that executed the

foregoing instrument, and acknowledged that she is Vice President of

Mortgage Electronic Registration Systems, Inc.

as nominee for HOMECOMINGS FINANCIAL NETWORK INC

and that she executed the foregoing instrument pursuant to a resolution of

its board of directors and that such execution was done as the free act and deed of

Mortgage Electronic Registration Systems, Inc.

as nominee for HOMECOMINGS FINANCIAL NETWORK INC.

Notary: Judy McColley

My Commission Expires 07/10/05

JUDY McCOLLEY

Notary Public - State of Nevada Appointment Recorded in Washoe County

No: 01-69807-2 - Expires July 10, 2005

Prepared by: E. N. Harrison Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 (408)866-6868

LN# 0414013359 Investor LN# 7670665 P.I.F.: 10/29/03

FINAL RECON.CANV 90816 11/07/03 03:03:50 27-005 NV Douglas 3215 186