NVSTDR2-4 09/26/03

PIN/Tax ID #: 122016810097 Document Prepared by: Tammy Randolph

When recorded return to:

RBMG, Inc.

9710 Two Notch Road Columbia, SC 29223

Payoff Department

MIN #: 100014420002260380 VRU Tel.#: 888.679.MERS

Loan #: 2000226038

Investor Loan #: 4002612046

Pool #:

Property Address: 833 RUSSELL WAY

GARDNERVILLE, NV 89410-9410

Mail Tax Statements To: STACEY J FRANCOIS 833 RUSSELL WAY

GARDNERVILLE, NV 89410

IN OFFICIAL RECORDS OF DOUGLAS CO., HEVADA

2003 NOV 26 AM 9: 25

WERNER CHRISTEN

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied: NOW THEREFORE, Mortgage Electronic Registration Systems, Inc.,, whose address is

P.O. Box 2026, Flint, MI 48501-2026, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Grantor(s): STACEY J FRANCOIS, AN UNMARRIED WOMAN

Original Beneficiary: MERS, As Nominee for RBMG, Inc.,

REGISTRA NIN

Ed: OCLAW.

Original Trustee: Marquis Title Loan Amount: \$ 124,000,00

Date of Deed of Trust: 10/21/2002

Date Recorded: 10/29/2002 Book: 1002 Page: 13455 Document #: 0556240

and recorded in the records of DOUGLAS County, State of Nevada, and more particularly described on said

Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of

11/6/2003.

Peter Greene

Senior Vice President

Mary Lunceford

Assistant Vice President

0597976

Mortgage Electronic Registration Systems, Inc,

RK 1 1 0 3 PG 1 1 8 8 5

State of SC

County of RICHLAND

On this date of 11/6/2003, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Peter Greene and Mary Lunceford, known to me (or identified to me on the basis of satisfactory evidence) that they are the Senior Vice President and Assistant Vice President respectively of Mortgage Electronic Registration Systems, Inc.,, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein premioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Carrie B. Richardson My Commission Expires: 07/07/2010

