18

Parcel Number: 1120-16-210-193 LOAN NO.: 0006024467

Return to: Household Mortgage Services 577 Lamont Road, Elmhurst, IL 60126

Prepared by: VANNIE SOM

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE REQUESTED BY

Howselold Bork

IN OFFICIAL RECORDS OF

BOUGLAS CO. HEYADA

2003 DEC -1 AHII: 49

YERNER CHRISTEN RECORDER

5/8 PAIR K & DEPUTY

WHEREAS, Original Trustor is:

MICHAEL LANE II Original Trustee is:

GUARANTY NATIONAL BANK OF TALLAHASSEE

Recorded in DOUGLAS County, Nevada as

Document No. 0532179, in Volume 0102, Page 3248, Deed of Trust Date 12/28/2001

LEGAL DESCRIPTION - SEE ATTACHED EXHIBIT A

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of GUARANTY NATIONAL BANK OF TALLAHASSEE.

Now, therefore, the undersigned hereby substitutes itself 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 it thereunder.

Dated November 20, 2003

MORTGAGE ELECTROPIC REGISTRATION SYSTEMS, INC.

MERS#: 100046000060244674

PH#: 1-888-679-6377

WANNIE SOM, Vice President

\$tate of Illinois County of Dupage

On November 20, 2003 before me, the undersigned, a Notary Public in and for said State, personally appeared VANNIE SOM, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a United States Corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunte set my hand and affixed my notarial seal this

Notary Public/Commission Expires:

Please mail tax statement to:

MICHAEL D LANE II 3824 SAPPHIRE RD

WELLINGTON, NV 89444-0000

"OFFICIAL SEAL"
OLENA P. DOUGHMAN
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 7/5/2006

SCHEDULE "A"

SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA

LOT 15, BLOCK G. AS SAID LOT AND BLOCK ARE SHOW ON THE AMENDED MAP OF RANCHOS ESTATES, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON OCTOBER 30, 1972, AS DOCUMENT NO. 62493.

BEING THE SAME PROPERTY CONVEYED TO MICHAEL D. LANE II, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY BY DEED FROM MICHAEL D. LANE II AND NICOLE M. LANE, HUSBAND AND WIFE AS JOINT TENANTS, RECORDED 10/08/2001 IN DEED BOOK 1001 PAGE 1719/0524412.

TAX KEY NUMBER: 1120-16-210-193.

ORDER NO. 1160196.