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IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2003 DEC 15 AM 11: 25

WERNER CHRISTEN RECORDER .DEPUTY

APN# 1220 - 21- 810-074

Recording Requested by:

Name

Address

When Recorded Mail To:

Financial Dimensions, Inc.

41 Terence Drive

Pittsburgh, PA 15236 City/State/Zip

(for Recorder's use only)

Substitution of Trustee and Full Reconveyance (Title of Document)

3,903

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies) 0599553

This cover page must be typed or printed.

BK 1203 PG 06377

LOAN # 31856008 1101 S APN: 1220-21-810-074

NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR BNC MORTGAGE, INC., the undersigned beneficiary, under the Deed of Trust described below, hereby appoints Brian Vanscoy, whose address is 1675 Palm Beach Lakes Blvd., The Forum, West Palm Beach, FL 33401, as successor Trustee under that certain Deed of Trust.

Original Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY

AS NOMINEE FOR BNC MORTGAGE, INC.

Original Trustor:

ARNALDO PHELAN AND DAYNA L. PHELAN

Recorded in

DOUGLAS County, NEVADA on 9-30-2002

Instrument #

55 3399 Book: 0902 Date of Deed of Trust SEPTEMBER 23RD, 2002

Page: 10624 Loan Amount: 135,000.00

Original Trustee

T.D. SERVICE COMPANY.

PROPERTY ADDRESS: 662 BLUEROCK ROAD, GARDNERVILLE, NV.

NOW THEREFORE, Brian Vanscoy, who is the Substitute Trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, hereby reconveys, releases, and discharges the deed of trust and authorizes and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

October 28, 2003.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

ACTING SOLELY AS NOMINEE FOR

BNC MORTGAGE, INC.

SUBSTITUTE TRUSTEE

Bv:

Name: Scott W. Anderson Title: Vice President

Name: Brian S.Vanscov Title: Substitute Trustee

0599553

State of Florida, County of Palm Beach

On October 28, 2003, before me Scott W. Anderson, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR BNC MORTGAGE, INC., and Brian Vanscoy, the Substitute Trustee personally appeared, and both being personally known to me to be the person(s) whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their respective authorized capacities as Vice President and Substitute Trustee, and that by their signatures on the instrument, the entity upon behalf of which the persons acted, executed the instrument.

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A TO

Tracy Ann Taylor
My Commission DD231273
Expires July 13, 2007

FOR RECORDER'S USE ONLY

PREPARED BY: EMMANUEL ROBERT OCWEN FEDERAL BANK FSB 1665 Palm Beach Lakes Blvd. West Palm Beach, Florida 33401 Loan Number: 31856008 1101 S