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Recording Requested By:
Morgan Stanley Dean Witter Credit Corp.

REQUESTED BY
Morgan Stanley et al
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

When Recorded Return To:

✓ DANIEL HOWARD
298 ANDREA DR
STATELINE, NV 89449

2003 DEC 23 AM 9:30

WERNER CHRISTEN
RECORDER

\$ 18⁰⁰ PAID *Ka* DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORGAN STANLEY DEAN WITTER CREDIT CORP. #:9402390488765 "HOWARD" ID:/ DOUGLAS, NV

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 10/21/2003, made by Daniel M. Howard Joyce E Howard Daniel M. Howard And Joyce E. Howard, Husband And Wife As Joint Tenants as Trustor, with WESTERN TITLE INSURANCE as Trustee, for the benefit of MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as Beneficiary, which said Deed of Trust was recorded on 11/10/2003 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0596311 Book 1103, Page 3988, wherein said Owner and Holder hereby substitutes MORGAN STANLEY DEAN WITTER CREDIT CORP. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 298 ANDREA DR STATELINE, NV 89449

IN WITNESS WHEREOF, MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION
On December 16, 2003

By: *Dayna M. Syverson*
DAYNA M. SYVERSON, VICE
PRESIDENT

MORGAN STANLEY DEAN WITTER CREDIT 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By MORGAN STANLEY DEAN WITTER CREDIT CORP. as Trustee
On December 16, 2003

By: *Dayna M. Syverson*
DAYNA M. SYVERSON, VICE PRESIDENT

BLK-20031216-0043 NVDOUGL DOUGLAS NV BAT: 8619 KXNVSBR1

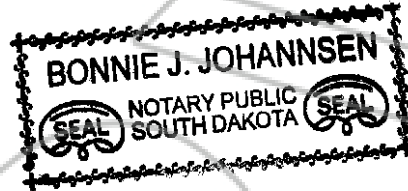
0600394

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STATE OF South Dakota
COUNTY OF Minnehaha

On December 16, 2003, before me, BONNIE J. JOHANNSSEN, a Notary Public in and for Minnehaha County, in the State of South Dakota, do hereby certify that Dayna M. Syverson, Vice President, who is/are signed to the foregoing document and who is/are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he/she/they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,
Bonnie J. Johanssen
BONNIE J. JOHANNSSEN
Notary Expires: 11/16/2004

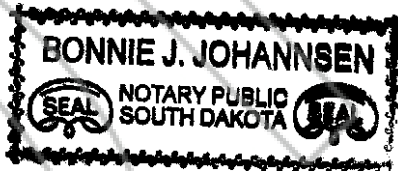


(This area for notarial seal)

STATE OF South Dakota
COUNTY OF Minnehaha

On December 16, 2003, before me, BONNIE J. JOHANNSSEN, a Notary Public in and for Minnehaha County, in the State of South Dakota, do hereby certify that Dayna M. Syverson, Vice President, who is/are signed to the foregoing document and who is/are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he/she/they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,
Bonnie J. Johanssen
BONNIE J. JOHANNSSEN
Notary Expires: 11/16/2004



(This area for notarial seal)

MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917
BLK-20031216-0043 NVDOUGL DOUGLAS NV BAT: 8619/9402390488765 KXNVSBRI

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