18.

Assessor's/Tax ID No. 0000-01-162-070

Recording Requested By: Washington Mutual Bank FA

When Recorded Return To:

Washington Mutual P O BOX 47529 SAN ANTONIO, TX 78265-7529 Meshias ten mutual

HOFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2003 DEC 31 AM 9: 34

WERNER CHRISTEN
RECORDER

PAID K 2 DEPUT

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WASHINGTON MUTUAL - VERNON HILLS -908 #:0052926474 "ENT" Lender ID:V66/037/500088560 Douglas, Nevada

MERS #: 100058900001076470 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 01/28/2002, made by KENNETH E ENT, A MARRIED MAN AS HIS SOLE AND SEPARATE as Trustor, with FIRST AMERICAN TITLE OF NEVADA as Trustee, for the benefit of MERS AS NOMINEE FOR PACIFIC GUARANTEE MORTGAGE CORP. as Beneficiary, which said Deed of Trust was recorded 02/01/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0202 Page/Folio: 0817 as Instrument No.: 0533909 wherein said Owner and Holder hereby substitutes WASHINGTON MUTUAL BANK, FA as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 214 GLENBROOK INN RD, GARDNERVILLE, NV 89413

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P O BOX 47524, SAN ANTONIO, TX 78265-7524 as owner and WASHINGTON MUTUAL BANK, FA 9601 MCALLISTER FRWY, , SAN ANTONIO, TX 78216 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On December 18th, 2003

J B KERNS

Vice-President

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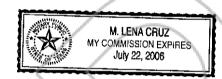
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Texas COUNTY OF Bexar

On December 18th, 2003, before me, a Notary Public in and for Bexar in the State of Texas, personally appeared J B KERNS, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Notary Expires: / /



(This area for notarial seal)

WASHINGTON MUTUAL BANK, FA 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By WASHINGTON MUTUAL BANK, FA as Trustee On December 18th, 2003

J.B. KERNS, FIRST VICE PRESIDENT

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WITNESS my hand and official seal,

Notary Expires: / /

M. LENA CRUZ MY COMMISSION EXPIRES July 22, 2006

(This area for notarial seal)

*A4H*A4HWAMT*12/18/2003 02:55:03 PM* WAMU05WAMU00000000000000001115541* NVDOUGL* 0052926474 NVDOUGL_TRUST_SUB *A4H*A4HWAMT*