Tax ID: 1320-33-718-022

Recording Requested By / Return To: Peelle Management Corporation 4690 Longley Lane, Suite #8, Reno, NV 89502

Mail Tax Statements to: LORRAINE M NICHOLS 1368 Winwood Way, GARDNERVILLE, NV 89410

2004 JAN -2 AHIL 26

WERNER CHRISTEN

Substitution Of Trustee And Full Reconveyance

The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Trustor: LORRAINE M NICHOLS

Recorded in Douglas County, Nevada, on 09/17/02 as Instrument # 0552331 on Book 0902 on Page 05212

Date of deed of trust: 09/13/02 Amount of deed of trust: \$243049.00 Tax ID: 1320-33-718-022

Trustee: STEWART TITLE

hereby substitutes itself as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, and upon the written instructions of the beneficiary, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 12/24/2003

Mortgage Electronic Registration Systems, Inc. as nominee for HOMECOMINGS FINANCIAL NETWORK INC

Pam Baker

Vice President

State of Nevada

County of Washoe

On 12/24/2003, before me, the undersigned, a Notary Public for said County and State, personally appeared Pam Baker, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of

Mortgage Electronic Registration Systems, Inc.

as nominee for HOMECOMINGS FINANCIAL NETWORK INC

and that she executed the foregoing instrument pursuant to a resolution of

its board of directors and that such execution was done as the free act and deed of

Mortgage Electronic Registration Systems, Inc.

as pominee for HOMECOMINGS FINANCIAL NETWORK INC.

Notary: Judy McColley

My Commission Expires 07/10/05

JUDY McCOLLEY

Notary Public - State of Nevada Appointment Recorded in Washoe County No: 01-69807-2 - Expires July 10, 2005

Prepared by: E. N. Harrison Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 (408)866-6868

LN# 0414737155 Investor LN# 8044957 P.I.F.: 12/15/03

FINAL RECON.CANV 90816 12/24/03 03:02:38 27-005 NV Douglas 3720 204

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