Recording Requested By: Discover Bank

When Recorded Return To:

CARRIE CHANDLER 1283 LA SIERRA CT MINDEN, NV 894237821 DISCOUE HOME LOCAL
IN OFFICIAL RECORDS OF
SOUBLAS CO., HENDING
2004 JAN -5 AM 9: 16

WERNER CHRISTEN
SECORDER
SAID (& DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Discover Bank #:9402709665904 "CHANDLER" ID:/ DOUGLAS, NV

DISCOVER BANK is the Owner and Holder of the Note secured by the Deed of Trust dated 04/02/2003, made by Carrie M. Chandler Patrick A Chandler Patrick A Chandler And Carrie M. Chandler, Husband And Wife As Joint Tenants With Right Of Survivorship as Trustor, with WESTERN TITLE INSURANCE as Trustee, for the benefit of DISCOVER BANK as Beneficiary, which said Deed of Trust was recorded on 05/12/2003 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0576394 Book 503, Page 5304, wherein said Owner and Holder hereby substitutes DISCOVER BANK as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1283 LA SIERRA CT MINDEN, NV 89423-7821

IN WITNESS WHEREOF, DISCOVER BANK as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

DISCOVER BANK

On December 19, 2003

DAYNAM. SYVERSON, VICE

PRÉSIDENT

DISCOVER BANK 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 prow held by it under said Deed of Trust.

By DISCOVER BANK as Trustee On December 19, 2003

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JAYNAM SYVERSON, VICE PRESIDENT

BLK-20031219-0034 NVDOUGL DOUGLAS NV BAT: 8639 KXNVSBR1

0601110 BK0104PG00324 Page 2 Substitution of Trustee and Full Reconveyance

STATE OF South Dakota **COUNTY OF Minnehaha**

On December 19, 2003, before me, BONNIE J. JOHANNSEN, 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. JOHANNSEN Notary Expires: 11/16/2004 RONNIE J. JOHANNSEN **NOTARY PUBLIC** SOUTH DAKOTA

(This area for notarial seal)

STATE OF South Dakota COUNTY OF Minnehaha

On December 19, 2003, before me, BONNIE J. JOHANNSEN, 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...

VITNESS my hand and official seal.

tokannoen BONNIE J. JOHANNSEN

Notary Expires: 11/16/2004

BONNIE J. JOHANNSEN

NOTARY PUBLIC

(This area for notarial seal)

DB, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917 BLK-20031219-0034 NVDOUGL DOUGLAS NV BAT: 8639/9402709665904 KXNVSBR1