Assessor's/Tax ID No.: 21-481-04 Recording Reducated By: 1420 28 210 028 Morgan Stanley Dean Witter Credit Corp.

When Recorded Return To:

ANTHONY CHIEFFO 1280 SANTA FE CT MINDEN, NV 894238899

REQUESTED BY Morgan Stanley Doonloittee INDEFICIAL RECORDS OF DOUGLAS CO. NEVADA

2004 APR 15 AM 10: 06

WERNER CHRISTEN RECORDER

\$18. PAID CF -DEPHTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORGAN STANLEY DEAN WITTER CREDIT CORP. #:9402390416200 "CHIEFFO" ID:/ DOUGLAS, NV

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION F/K/A NOVUS FINANCIAL CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 04/14/1999, made by Anthony Chieffo, Marilyn Chieffo, Husband And Wife, As Joint Tenants as Trustor, with WESTERN TITLE INSURANCE as Trustoe, for the benefit of NOVUS FINANCIAL CORPORATION as Beneficiary, which said Deed of Trust was recorded on 04/21/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0466282 Book 799, Page 4519, 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: 1280 SANTA FE CT MINDEN, NV 89423-8899

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

MORGAN STANLEY DEAN WATTER CREDIT CORPORATION F/K/A NOVUS

FINANCIAL CORPORATION On March 23, 2004

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.

BLK-20040323-0005 NVDOUGL DOUGLAS NV BAT: 9013 KXNVSBR1

0610239 RK 04 04 PG 0 6 8 4 6 Page 2 Substitution of Trustee and Full Reconveyance

By MORGAN STANLEY DEAN WITTER CREDIT CORP. as Trustee

On March 23, 2004

AND M. SYVERSON, AICE PRESIDENT

STATE OF South Dakota COUNTY OF Minnehaha

On March 23, 2004, before me, KRISTIN E. WIEMAN, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M. Syverson, 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.

KRISTIN E. WIEMAN Notary Expires: 01/10/2010 KRISTIN E. WIEMAN

SEAL SOUTH DAKOTA

SEAL SOUTH DAKOTA

(This area for notarial seal)

STATE OF South Dakota COUNTY OF Minnehaha

On March 23, 2004, before me, KRISTIN E. WIEMAN, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M. Syverson, 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.

KRISTIN E. WIEMAN Notary Expires: 01/10/2010 KRISTIN E. WIEMAN

SEAL NOTARY PUBLIC SEAL
SOUTH DAKOTA

(This area for notarial seal)
MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917
BLK-20040323-0005 NVDOUGL DOUGLAS NV BAT: 9013/9402390416200 KXNVSBR1