18

REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2004 APR 15 PM 3: 19

WERNER CHRISTEN
RECORDER

PAID C DEPUTY

TAX ID #:

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By:
Green Tree Servicing LLC (CDP)
When Recorded Mail To:
Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #:15005728 LPS #: 2451873 Bin #: 040604-8
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Conseco Bank, Inc., a corporation organized and existing under the laws of the State of Utah is the current holder of note dated: 4/28/03, Original Amount: \$26366.43 where there was a Deed of Trust recorded 5/19/03 as Instrument # 0577327, Book: 0503 Page: 09613 (If Re-recorded: , Inst.# --, Book: --, Page: --) , and ALICIA TAYLOR is the present Trustee under said Deed of Trust, and SCOTT A ATKINS AND MICHELLE R ATKINS is the trustor/grantor, and CONSECO BANK, INC. is the original beneficiary, and WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS

County, NV, and
WHEREAS, the undersigned desires to substitute a new Trustee under
certain Deed of Trust in the place and stead of the present trustee of
record, for the purpose of executing reconveyance, in the manner provided
in said Deed of Trust.

Property Address: 822 SPRING VLY DR, GARDNER VILLE, NV 89410

NOW THEREFORE, the undersigned beneficiary hereby substitutes Conseco Bank, Inc., a corporation organized and existing under the laws of the State of Utah as Trustee under said Deed of Trust.

Conseco Bank, Inc., a corporation organized and existing under the laws of the State of Utah as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

Conseco Bank, Inc., a corporation organized and existing under the laws of the State of Utah

On April 07, 2004

Marsha B Van Dam, Authorized Agent

0610321 BK0404PG07263 STATE OF AZ COUNTY OF Maricopa

On April 07, 2004 before me, Amberlee Ortiz, a Notary Public in and for Maricopa County in the State of AZ, personally appeared Marsha B Van Dam, Authorized Agent, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS My hand and official seal.

Amberlee Ortiz Notary Public Commission Expires:

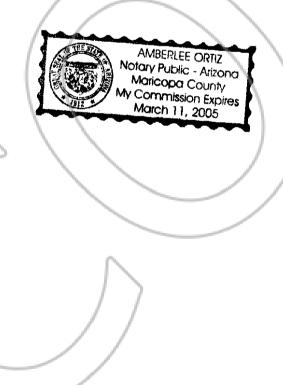
(MIN#: )

Mail Tax Statement To:

SCOTT ATKINS, 822 SPRING VLY DR, GARDNER VILLE, NV 89410

4/7/04

NV 046 2451873 15005728 GRP1



0610321 BK0404PG07264