

REQUESTED BY  
*Ever Home*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

NVSTR2-4 09/26/03

PIN/Tax ID #: 131815714014  
Document Prepared by:  
**Nicole Garces**  
When recorded return to:  
**MARIE DIBON**  
**PO BOX 16598920**  
**SIOUX FALLS, SD 57186-0001**

2004 APR 20 AM 8:26

WERNER CHRISTEN  
RECORDER  
\$1800 PAID *KJ* DEPUTY

MIN #: 100011990000853330  
VRU Tel.#: 888.679.MERS  
Loan #: 9000085333  
Investor Loan #: 1684558612  
Pool #: OPT168  
Property Address:  
**109 GOLDHILL ROAD**  
**ZEPHYR COVE, NV 89448-**

Mail Tax Statements To:  
**MARIE ALICE DIBON**  
**PO BOX 16598920**  
**SIOUX FALLS, SD 57186**

**Ever Home**  
MORTGAGE COMPANY  
Paid In Full Department  
P.O. Box 44040  
Jacksonville, FL 32231-4040

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, Mortgage Electronic Registration Systems, Inc. , , whose address is 8100 Nations Way, Jacksonville, FL 32256, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Grantor(s): **MARIE ALICE DIBON, AN UNMARRIED WOMAN**

Original Beneficiary: **MORTGAGEIT, INC.**

Original Trustee: **GARY BIERFRIEND**

Loan Amount: \$ 132,000.00

Date of Deed of Trust: **07/19/2002**

Date Recorded: **07/24/2002** Book: 0702 Page: **07522**

and recorded in the records of **DOUGLAS** County, State of **Nevada**, and more particularly described on said Deed of Trust referred to herein.

**IN WITNESS WHEREOF**, the undersigned has caused these presents to be executed on this date of **04/12/2004**.

Mortgage Electronic Registration Systems, Inc. ,

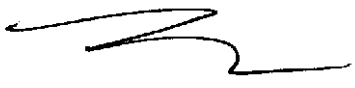


*[Signature]*

**Robin Murdock**  
Vice President

0610671

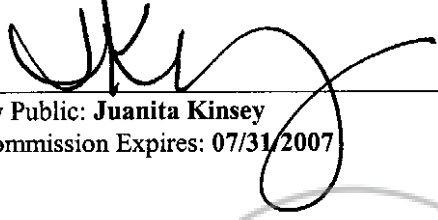
BK0404PG09270

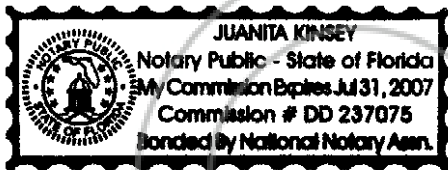
  
\_\_\_\_\_  
**Bridget Lovett**  
Assistant Secretary

State of **FL**  
County of **DUVAL**

On this date of **04/12/2004**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Robin Murdock** and **Bridget Lovett**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Vice President** and **Assistant Secretary** respectively of **Mortgage Electronic Registration Systems, Inc.** , , , and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

  
\_\_\_\_\_  
Notary Public: **Juanita Kinsey**  
My Commission Expires: **07/31/2007**



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BK0404PG09271