Parcel Number: 29-311-52 LOAN NO.: 0000615344

Return to: Household Mortgage Services 577 Lamont Road, Elmhurst, IL 60126

Prepared by: Natasha McGowan

2004 MAY 10 PM 12: 11 WERNER CHRISTEN RECORDER

_PAID & 2 DEPUTY

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Original Trustor is: PHILLIP EMM AND LEANNE EMM Original Trustee is: STEWART TITLE Recorded in DOUGLAS County, Nevada as

Document No. 0416244, in Volume 0697, Page 6277, Deed of Trust Date 06/25/1997

LEGAL DESCRIPTION - LOT 427, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974. AS DOCUMENT NO. 72456.

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of NEW AMERICA FINANCIAL, INC.,

Now, therefore, the undersigned hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by it thereunder.

Dated: April 30, 2004

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. a United States Corporation

MERS#: 100046000006153443 PH#: 1-888-679-6377

State of Illinois County of Dupage

On April 30, 2004 before me, the undersigned, a Notary Public in and for said State, personally appeared Natasha McGowan, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a United States Corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

hereof I have hereuntd set my hand and affixed my notarial seal this

Notary Public/Commission Expires:

CEAL

Please mail tax statement to:

PHILLIP EMM LEANNE EMM 1344 PATRICIA DRIVE GARDNERVILLE, NV 89410

"OFFICIAL SEAL OLENA P. DOUGHMAN NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 7/5/2006