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Assessor's/Tax ID No. 1220-21-610-151

Recording Requested By:
AURORA LOAN SERVICES

When Recorded Return To:
Michele Klein
Aurora Loan Services Inc.
P.O. Box 1706
Scottsbluff, NE 69363-1706

REQUESTED BY
Aurora Loan Serv
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA
2004 MAY 17 AM 10:10
WERNER CHRISTEN
RECORDER
\$19⁰⁰ PAID *[initials]* DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

AURORA LOAN SERVICES INC. #:0020062022 "COLE" Lender ID:G14/639/0118288147 Douglas, Nevada

MERS #: 100025400001129072 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/01/1991 , made by MARK EDWARD STEPHAN AND MARY R STEPHAN HUSBAND AND WIFE as Trustor, with CAL FED ENTERPRISES, A CALIFORNIA CORPORATION as Trustee, for the benefit of CALIFORNIA FEDERAL BANK SUCCESSOR BY MERGER TO GLENDALE FEDERAL BANK F.S.B. AND REDLANDS FEDERAL BAN as Beneficiary, which said Deed of Trust was recorded 05/06/1991 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 591 Page/Folio: 730 as Instrument No.: 250073 wherein said Owner and Holder hereby substitutes AURORA LOAN SERVICES INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 724 HORNET DR, GARDNERVILLE, NV 89410-8324

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. , as owner and AURORA LOAN SERVICES INC. 601 5th AVE , SCOTTSBLUFF, NE 69361 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
On May 12th, 2004

By: *[Signature]*
YVONNE STICH, Vice President




*TDQ*TDQALSI*05/12/2004 10:14:49 AM* ALSI01ALSI0000000000000000038794* NVDUGL* 0020062022 NVDUGL_TRUST_SUB *TDQ*TDQALSI*

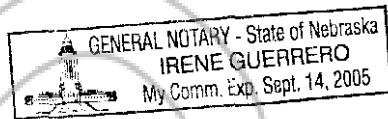
0613310
BK0504PG07520

STATE OF Nebraska
COUNTY OF Scotts Bluff

ON May 12th, 2004, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, 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.

WITNESS my hand and official seal,


IRENE GUERRERO
Notary Expires: 09/14/2005




(This area for notarial seal)

AURORA LOAN SERVICES INC. 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By AURORA LOAN SERVICES INC. as Trustee
On May 12th, 2004



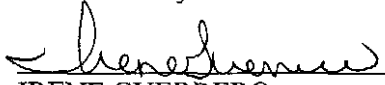

YVONNE STICH, SR. VICE PRESIDENT

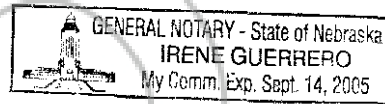
0613310
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STATE OF Nebraska
COUNTY OF Scotts Bluff

ON May 12th, 2004, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, SR. 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.

WITNESS my hand and official seal,


IRENE GUERRERO
Notary Expires: 09/14/2005



(This area for notarial seal)

0613310

BK0504PG07522