18\_

Parcel Number: 1320-33-816-018

LOAN NO.: 0008129116

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

Prepared by: Natasha McGowan

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

2004 JUN 22 AM 10: 37

WERNER CHRISTEN RECORDER

PAID K 2

WHEREAS,

Original Trustor is:

RICHARD E. BROWN AND VALERIE E. BROWN

Original Trustee is:

WESTERN TITLE COMPANY

Recorded in DOUGLAS County, Nevada as

Document No. 0602749, in Volume 0104, Page 07831, Deed of Trust Date 01/14/2004

LEGAL DESCRIPTION - SEE ATTACHED

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of ACCREDITED HOME LENDERS, 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: June 15, 2004

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. a United States Corporation

MIN#: 100176103101681698 Natasha McGowan, Vice President

PH#: 1-888-679-6377

State of Illinois County of Dupage SEAL

On June 15, 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.

In witness whereof, I have bereun to set my hand and affixed my notarial seal this

Please mail tax statement to:

Notary Public/Commission Expire

RICHARD E. BROWN VALERIE E. BROWN

1412 S MARION RUSSELL CT GARDNERVILLE, NV 89410

OFFICIAL SEAL JILL C HENDRICKSEN NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES: 04-09-07

0616765

## Legal Description Addendum

Borrowers: VALERIE E. BROWN, RICHARD E. BROWN

Loan #:0310168169 Property Address:1412 SOUTH MARION RUSSELL COURT GARDNERVILLE, NV 89410

Legal Description
LOTS 65, IN BLOCK C, AS SHOWN ON THE FINAL SUBDIVISION MAP # 1006-11 OF
CHICHESTER ESTATES PHASE 11, FILED FOR RECORD IN THE OFFICE OF THE COUNTY
RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON DECEMBER 27, 2002, IN BOOK
1202, PAGE 12732, AS DOCUMENT NO. 562225, AND AMENDED BY CERTIFICATE OF
AMENDMENT, RECORDED MARCH 27, 2003, IN BOOK 0303, PAGE 13037, AS DOCUMENT NO.
0571430, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

