REQUESTED BY
IN OFFICIAL REGORDS OF
DOUGLAS CO. NEVADA

2004 JUL -7 AM 11:00

WERNER CHRISTEN RECORDER

\$ 1800 KJ DEPUTY

TAX ID #: 1318-15-714-018

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By:
MorEquity, Inc. (GPMREAST)
When Recorded Mail To:
/ Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #:32420942 LPS #: 2499511 Bin #: 06-14-04MS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MorEquity, Inc. is the current holder of note dated: 7/8/02, Original Amount: \$20000.00 where there was a Deed of Trust recorded 7/23/02 as Instrument # 0547755, Book: 0702 Page: 07150 (If Re-recorded: , Inst.# --, Book: --, Page: --) , and NOT LISTED ON DEED OF TRUST is the present Trustee under said Deed of Trust, and STEVE N ANDREWS AND KAREN P ANDREWS, HUSBAND AND WIFE is the trustor/grantor, and GREENPOINT MORTGAGE FUNDING, 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: 101 GOLD HILL ROAD, ZEPHYR COVE, NV 89448

NOW THEREFORE, the undersigned beneficiary hereby substitutes MorEquity, Inc. as Trustee under said Deed of Trust.

MorEquity, Inc. 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.

MorEquity, Inc.

On June 17, 2004

Michelle Barney, Vice President

0618072 BK0704PG02118 STATE OF CA COUNTY OF Orange

On June 17, 2004 before me, K. Ellison, a Notary Public in and for Orange County in the State of CA, personally appeared Michelle Barney, Vice President, 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,

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K. Ellison Notary Public

Commission Expires: 1/6/06

(MIN#: ) 5130

Mail Tax Statement To:

STEVE ANDREWS, 101

GOLD HILL ROAD, ZEPHYR COVE, NV 89448

6/7/04

K. ELLISON Comm. # 1337854

NV 046 2499511 32420942 GRP1

