

18-

Recording Requested By:
Morgan Stanley Dean Witter Credit Corp.

REQUESTED BY
Morgan Stanley et als
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

When Recorded Return To:

2004 AUG -2 AM 10: 52

✓ DANIEL HOWARD
PO BOX 3821
STATELINE, NV 894493821

WERNER CHRISTEN
RECORDER

\$18⁰³ PAID. K J DEPUTY

LA 18412003

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORGAN STANLEY DEAN WITTER CREDIT CORP. #:9402390491326 "HOWARD" ID:/ DOUGLAS, NV

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 12/06/2003, made by Daniel M. Howard Joyce E Howard Daniel M Howard And Joyce E Howard, Husband And Wife, As Joint Tenants as Trustor, with WESTERN TITLE INSURANCE as Trustee, for the benefit of MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as Beneficiary, which said Deed of Trust was recorded on 12/26/2003 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0600600 Book 1203, Page 11865, wherein said Owner and Holder hereby substitutes MORGAN STANLEY DEAN WITTER CREDIT CORP. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 298 ANDREA DR STATELINE, NV 89449


IN WITNESS WHEREOF, MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION
On July 28, 2004

By: 
DAYNA M. SYVERSON, VICE
PRESIDENT

MORGAN STANLEY DEAN WITTER CREDIT CORP. 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By MORGAN STANLEY DEAN WITTER CREDIT CORP. as Trustee
On July 28, 2004

By: 
DAYNA M. SYVERSON, VICE PRESIDENT

BLK-20040726-0026 NVDOUGL DOUGLAS NV BAT: 9563 KXNVSBR1

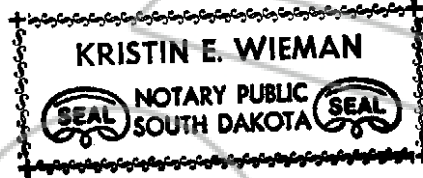
0620373

BK0804PG00198

STATE OF South Dakota
COUNTY OF Minnehaha

On July 28, 2004, before me, KRISTIN E. WIEMAN, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M. Syverson, 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.

Kristin E. Wieman
KRISTIN E. WIEMAN
Notary Expires: 01/10/2010

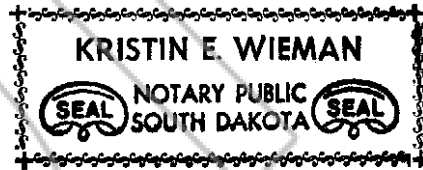


(This area for notarial seal)

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Kristin E. Wieman
KRISTIN E. WIEMAN
Notary Expires: 01/10/2010



(This area for notarial seal)

MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917
BLK-20040726-0026 NVDOUGL DOUGLAS NV BAT: 9563/9402390491326 KXNVSBR1

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