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Everhome Mortgage  
PO Box 44040  
JACKSONVILLE, FL 32231-4040  
NVSTDR2-4 09/26/03

PIN/Tax ID #: 1319-30-627-016  
Document Prepared by:  
Amy Lilkendey  
When recorded return to:  
VICTORIA RIDDLE  
31390 GRAY DR  
EXETER, CA 93221-

Loan #: 9000111845  
Investor Loan #: 1000390471  
Pool #:  
Property Address:  
383 TRAMWAY DRIVE UNI  
STATELINE, NV 89449-

Mail Tax Statements To:  
VICTORIA A RIDDLE  
31390 GRAY DR  
EXETER, CA 93221

REQUESTED BY  
Everhome mtg  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2004 AUG -3 AM 8:45

WERNER CHRISTEN  
RECORDER

\$18<sup>00</sup> PAID KJ DEPUTY

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, Mortgage Electronic Registration Systems, Inc., Acting Solely As Nominee For SIB Mortgage Corporation, A New Jersey Corporation, whose address is 8100 Nations Way, Jacksonville, FL 32256, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Grantor(s): VICTORIA LYN RIDDLE, A MARRIED WOMAN

Original Beneficiary: SIB MORTGAGE CORP., A NEW JERSEY CORPORATION

Original Trustee: FIDELITY NATIONAL TITLE

Loan Amount: \$ 221,600.00 Date of Deed of Trust: 09/16/2003

Date Recorded: 09/19/2003 Book: 0903 Page: 11059 Document #: 590630

and recorded in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 07/23/2004.

Mortgage Electronic Registration Systems, Inc., Acting Solely As Nominee  
For SIB Mortgage Corporation, A New Jersey Corporation



Robin Murdock  
Vice President

Bridget Williams  
Assistant Secretary

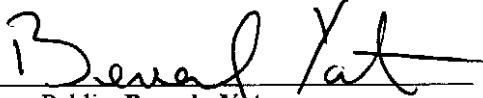
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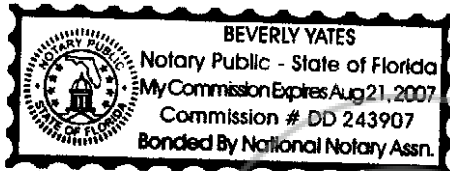
BK0804PG00537

State of FL  
County of DUVAL

On this date of 07/23/2004, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Robin Murdock** and **Bridget Williams**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Vice President** and **Assistant Secretary** respectively of **Mortgage Electronic Registration Systems, Inc. , Acting Solely As Nominee For SIB Mortgage Corporation, A New Jersey Corporation**, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

  
Notary Public: **Beverly Yates**  
My Commission Expires: **08/21/2007**



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