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Fidelity National IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2004 AUG 16 AM 8: 55

WERNER CHRISTEN RECORDER

\$ 18 PAID K 1 DEPUTY

TAX ID #: 122015410077

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By:
Midland Mortgage Co. (MID)
When Recorded Mail To:
Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #:0042555113 LPS #: 2609759 Bin #: 072204-10 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION is the current holder of note dated: 6/7/1988, Original Amount: \$57729.00 where there was a Deed of Trust recorded 6/27/1988 as Instrument # 181027, Book: 688 Page: 4109 (If Re-recorded: , Inst.# -, Book: -, Page: -) , and STEWART TITLE OF DOUGLAS COUNTY is the present Trustee under said Deed of Trust, and STEPHANIE ZAFERIOUS, AN UNMARRIED WOMAN is the trustor/grantor, and NORTH AMERICAN MORTGAGE COMPANY 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: 1454 ANNKIM CIR, GARDNERVILLE, NV 89460-8847

NOW THEREFORE, the undersigned beneficiary hereby substitutes MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION as Trustee under said Deed of Trust.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION 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.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

On August 02, 2004

Michelle Parney, Vice President

0621463 BK 0804 PG 05969 STATE OF CA COUNTY OF Orange

On August 02, 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.

K. Ellison

Notary Public Commission Expires: 1/6/2006

(MIN#:)

Mail Tax Statement To: STEPHANIE ZAFERIOU 1454 ANNKIM CIR GARDNERVILLE, NV 89460-8847

8/1/2004

K. ELLISON
Comm. # 1337854
NOTARY PUBLIC - CALIFORNIA
Orange County
My Comm. Expires Jan. 6, 2006

8/6/2004

0621463