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REQUESTED BY
U.S. Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

NVSTDR2-4 09/26/03

2004 AUG 23 PM 12:38

PIN/Tax ID #: 1318-03-212-061
Document Prepared by:
Tammy Spaulding
When recorded return to:
US Bank Home Mortgage
P.O. Box 20005
Owensboro, KY 42304
Release Department

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID *KJ* DEPUTY

MIN #: 100015000133987975
VRU Tel.#: 888.679.MERS
Loan #: 4800081120
Investor Loan #: 1688263707
Pool #: BK-711
Property Address:
139 PONDEROSA DRIVE
ZEPHYR COVE, NV 89448-0000

Mail Tax Statements To:
ORVILLE L YARBROUGH
518 EL DORADO DRIVE
ESCONDIDO, CA 92025

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., whose address is **4801 FREDERICA STREET, OWENSBORO, KY 42301**, 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): **ORVILLE L YARBROUGH AND MARY G YARBROUGH, HUSBAND AND WIFE**

Original Beneficiary: **"MERS" AS NOMINEE FOR BANK ONE, NA**

Original Trustee: **DIVERSIFIED TITLE**

Loan Amount: **\$ 239,000.00**

Date of Deed of Trust: **04/18/2003**

Date Recorded: **04/25/2003** Book: **0403** Page: **12228** Document #: **0574641**

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 **8/13/04**.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

Mary Ann Greenwell
Mary Ann Greenwell
Assistant Secretary

0622259

BK0804PG09446

Liz Funk

Liz Funk
Assistant Secretary

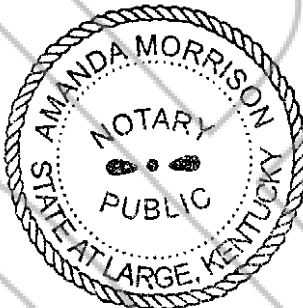
State of KY
County of DAVIESS

On this date of 8/13/04, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Mary Ann Greenwell and Liz Funk**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Assistant Secretary and Assistant Secretary** respectively of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC**, 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.

Amanda Morrison

Notary Public: Amanda Morrison
My Commission Expires: 05/05/2007



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BK0804PG09447