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

2004 SEP 15 AM 9:53

WERNER CHRISTEN
RECORDER

\$17⁰⁰ PAID Kj DEPUTY

Loan No. 999261444
Tax Id # 122015610004

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB as the owner and holder of the note secured by Deed of Trust made by GREGORY RICKETTS and KIMBERLY A RICKETTS, as trustor, Joan H. Anderson as Trustee, Mortgage Electronic Registration Systems, Inc., as nominee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR WORLD WIDE CREDIT CORPORATION as beneficiary, which Deed of Trust was recorded MARCH 14, 2003 in Book No 0303 as Document No 0570028, of official records in the office of the County Clerk and Recorder of DOUGLAS, Nevada, hereby substitutes and appoints themselves as Trustee in lieu of the trustee therein.

LOT 38 AS SHOWN ON THE PLAT OF GARDNERVILLE RANCHOS, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON NOVEMBER 30, 1964, IN BOOK 1 OF MAPS, FILING NO. 26665.

Whereas said SUBSTITUTED 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 THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

Dated AUGUST 18, 2004

OWNERS SUBSTITUTION OF TRUSTEE

BY: [Signature]
Joan H. Anderson, Vice President

State of Michigan
County of Oakland

On AUGUST 18, 2004, before me a Notary Public, personally appeared Joan H. Anderson, Vice President, personally known to me, or proved to me on the basis of satisfactory evidence, to be the person whose name is subscribed to this document.

[Signature]
Marie Carter, Notary Public (SEAL)
My commission expires: 10/05/2005

Mail Tax Statements To:

GREGORY RICKETTS
KIMBERLY A RICKETTS
1517 SOUTH RIVERVIEW DR
GARDNERVILLE, NV 89460

When Recorded Return To:

✓ Mortgage Electronic Registration Systems, Inc.
as nominee for Flagstar Bank, FSB
5151 Corporate Dr.
TROY, MI 48098
Drafted by: Angel L. Hall

SEAL

0624153

BK0904PG05390