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NVSTR2-4 09/26/03

PIN/Tax ID #: 000015080240

Document Prepared by:

Stacey Peterson

When recorded return to:

US Bank Home Mortgage

P.O. Box 20005

Owensboro, KY 42304

Release Department

MIN #: 100021248000655256

VRU Tel.#: 888.679.MERS

Loan #: 4800065525

Investor Loan #: 4001143187

Pool #:

Property Address:

3500 MONT BLANC COURT

CARSON CITY, NV 89705-

Mail Tax Statements To:

CLAUDIA A PENNY

3500 MONT BLANC COURT

CARSON CITY, NV 89705

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

2004 OCT 14 AM 10:50

WERNER CHRISTEN  
RECORDER

\$1800 PAID K J 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, 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): CLAUDIA A PENNY, AN UNMARRIED WOMAN

Original Beneficiary: DOVENMUEHLE FUNDING, INC.

Original Trustee: WESTERN TITLE COMPANY, INC.

Loan Amount: \$ 125,100.00


Date of Deed of Trust: 12/23/1998

Date Recorded: 12/30/1998 Book: 1298 Page: 7158 Document #: 0457704

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

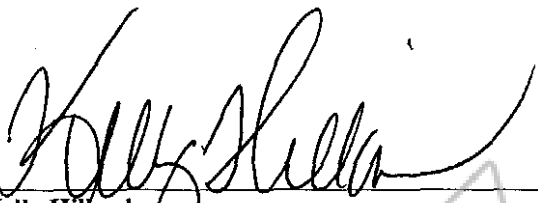
IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 9/24/2004.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

  
Mary Ann Greenwell  
Assistant Secretary

0626664

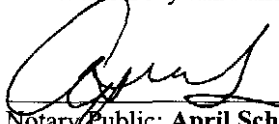
BK1004PG05523

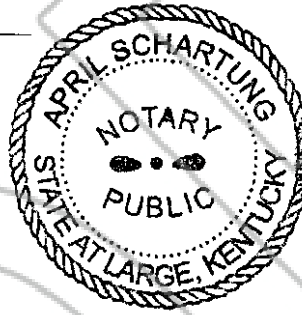
  
\_\_\_\_\_  
Kelly Hillard  
Assistant Secretary

State of **KY**  
County of **DAVISS**

On this date of **9/24/2004**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Mary Ann Greenwell** and **Kelly Hillard**, 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.

  
\_\_\_\_\_  
Notary Public: **April Schartung**  
My Commission Expires: **05/05/2007**



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BK1004PG05524