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

2004 OCT 25 PM 12: 26

WERNER CHRISTEN
RECORDER

\$ 17⁰⁰ PAID *ca* DEPUTY

Loan No. 999235823
Tax Id # 132033717029

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 KATHERINE PARESA, as trustor, Joan H. Anderson as Trustee, Mortgage Electronic Registration Systems, Inc., as nominee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR INDEPENDENT REALTY CAPITAL CORP as beneficiary, which Deed of Trust was recorded MARCH 21, 2003 in Book No 0303 as Document No 0570697, 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 IN BLOCK C, OF CHICHESTER ESTATES PHASE 9, FINAL SUBDIVISION MAP # 1006-9 ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON NOVEMBER 27, 2001 IN BOOK 1101, AT PAGE 7818 AS DOCUMENT NO. 628504.

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 SEPTEMBER 27, 2004

OWNERS SUBSTITUTION OF TRUSTEE

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

State of Michigan
County of Oakland

SEAL

On SEPTEMBER 27, 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.

GINA M. PAESE
NOTARY PUBLIC OAKLAND CO., MI
MY COMMISSION EXPIRES Feb 19, 2008

Gina M. Paese
Gina M. Paese, Notary Public (SEAL)
My commission expires: 02/19/2008

Mail Tax Statements To:

KATHERINE PARESA
1366 FALSTAFF LN
GARDNERVILLE, NV 89410

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

0627538
BK1004PG10045