REQUESTED BY Fidelit, Nat IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2004 NOV -9 AM 10: 44

WERNER CHRISTEN RECORDER

PAID KO _DEPUTY

TAX ID #:

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By: Option One Mortgage Corporation (OOMC) When Recorded Mail To: Fidelity National LPS PO Box 19523 Irvine, CA 92623-9523

Bin #: Loan #:0007682750 LPS #: 2701910 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Mortage Electronic Registration Systems, Inc., its successors and assigns is the current holder of note dated: 4/30/2004, Original Amount: \$297600.00 where there was a Deed of Trust recorded 4/30/2004 as Instrument # 611922, Book: 0404 Page: 15765 (If Re-recorded: , Inst.# --, Book: --, Page: --) , and GREENHEAD INVESTMENTS, INC., A CALIFORNIA CORPORATION is the present Trustee under said Deed of Trust, and COOKIE C. OREN, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY is the trustor/grantor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS A NOMINEE FOR SIERRA PACIFIC MORTGAGE COMPANY, INC. 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: 1261 CONESTOGA DR, MINDEN, NV 89423

NOW THEREFORE, the undersigned beneficiary hereby substitutes Mortage Electronic Registration Systems, Inc., its successors and assigns as Trustee under said Deed of Trust.

Mortage Electronic Registration Systems, Inc., its successors and assigns 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.

Mortage Electronic Registration Systems, Inc., its successors and assigns

2004 On October 27

Christina Ling, Asst. Secretary

0628834 BK 1 1 0 4 PG 0 4 2 8 6 STATE OF CA COUNTY OF ORANGE

On October 27, 2004 before me, MICHELE REESE, a Notary Public in and for ORANGE County in the State of CA, personally appeared Christina Ling, Asst. Secretary, 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.

MICHÉLE REESE Notary Public

Commission Expires: 4/10/2005

(MIN#: 100070300002237300) 550 6095

Mail Tax Statement To:

COOKIE OREN 1261 CONESTOGA DR MINDEN, NV 89423 Comm. # 1300417
iotary Public - California
Orange County
Comm. Expires April 10, 2005

MICHELE REESE

10/28/2004

0628834 BK1104PG04287