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REQUESTED BY
CIT Group
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 NOV 10 AM 9:54

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID KJ DEPUTY

APN# 1319-03-611-010

11 digit number may be obtained at:
<http://sandgate.co.clark.nv.us/cicsAssessor/ownr.htm>

Substitution of Trustees & Full

Reconveyance

Type of Document

(Example: Declaration of Homestead, Quit Claim Deed, etc.)

Recording requested by:

Fran Albertson / The CIT Group
Consumer
Finance Inc.

Return to:

Name: The CIT Group / Consumer
Finance Inc.
Address: 8000 Sagemore Blvd #8202
City/State/Zip: Las Vegas NV 89123
Attn: Fran Albertson

This page added to provide additional information required by NRS 111.312 Sections 1-2
(An additional recording fee of \$1.00 will apply.)

This cover page must be typed or printed clearly in black ink only.

CS12/03

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

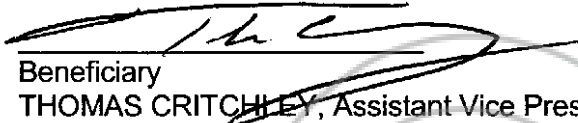
WHEREAS, DANIEL R. SHERMAN AND ROSEMARIE SHERMAN, Trustor, STEWART TITLE Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for THE CIT GROUP/CONSUMER FINANCE, INC. the Beneficiary, under that certain Deed of Trust dated DECEMBER 10, 2003, and recorded DECEMBER 15, 2003, in Instrument #0599594, BOOK 1203, PAGE 06638, in the official Records of the County of DOUGLAS, State of NEVADA and


WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of STEWART TITLE, now therefore, the undersigned hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for THE CIT GROUP/CONSUMER FINANCE, INC. as Trustee under said Deed of Trust and CATHY OSTRANDER, (signee) as the substituted Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held thereunder.

WHEREAS, In having been requested in writing, by the holder of the obligations secured by said deed of trust, to reconvey the estate granted to the substituted trustee under said deed of trust, DOES HEREBY RECONVEY to the persons legally entitled thereto, without warranty, all the estate, title and interest acquired by substituted trustee under said deed of trust.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.


 Beneficiary
 THOMAS CRITCHLEY, Assistant Vice President


 Substituted Trustee
 CATHY OSTRANDER, Vice President

SEAL

(corp. seal)

STATE OF NEW JERSEY)
) SS
 COUNTY OF BURLINGTON)

On October 27, 2004 before me, the undersigned a Notary Public in and for said State, personally appeared THOMAS CRITCHLEY, Assistant Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., and CATHY OSTRANDER, Vice President as Substituted Trustee, personally known to me to be the persons whose names subscribed to the within instrument and acknowledged that they executed the same.

WITNESS my hand and official seal.


 Notary Public: FRANCES B. ALBERTSON

My Commission Expires: 1/17/08

When Recorded Return To: DANIEL R. SHERMAN
 PO BOX 181
 GENOA, NV 89411

SEAL

CIT Account Number: 00009500408647 Frances B. Albertson
 MIN#: 1002631 9500409000 0
 MERS Telephone Number: 1-888-679-6377