REQUESTED BY

REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2004 NOV 24 PM 2: 07

WERNER CHRISTEN RECORDER

17 PAID & 2 DEPUTY

Recording Requested By / Return To: Peelle Management Corporation P.O. Box 30014, Reno, NV 89520-9819

Mail Tax Statements to: KATHLEEN KELLY

1236 Pleasantview Drive, GARDNERVILLE, NV 89410

Substitution Of Trustee And Full Reconveyance

The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Trustor: KATHLEEN B KELLY

Recorded in Douglas County, Nevada, on 12/03/03 as Instrument # 0598548 un Book 1203 on Page 1424

Date of deed of trust: 11/21/03 Amount of deed of trust: \$25250.00

Trustee: STEWART TITLE OF DOUGLAS COUNTY

hereby substitutes itself as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, and upon the written instructions of the beneficiary, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 11/18/2004

Mortgage Electronic Registration Systems, Inc. as nominee for HOMECOMINGS FINANCIAL NETWORK INC

Judy McColley

Assistant Vice President

State of Nevada County of Washoe

On 11/18/2004, before me, the undersigned, a Notary Public for said County and State, personally appeared Judy McColley, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Assistant Vice President of Mortgage Electronic Registration Systems, Inc.

as nominee for HOMECOMINGS FINANCIAL NETWORK INC

and that she executed the foregoing instrument pursuant to a resolution of

its board of directors and that such execution was done as the free act and deed of

Mortgage Electronic Registration Systems, Inc.

as nominee for HOMECOMINGS FINANCIAL NETWORK INC.

Notary: Steven R. Carson

My Commission Expires 03/15/08

STEVEN R. CARSON Notary Public - State of Nevada Appointment Recorded in Washoe County No: 04-87569-2 - Expires March 15, 2008

Prepared by: E. N. Harrison Peelle Management Corporation, 4690 Longley Lane, Suite #8, Reno, NV 89502 LN# 0391563327 Investor LN# 8924254 P.I.F.: 11/12/04

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