19

Assessor's/Tax ID No. 1320-33-811-005

Recording Requested By: Principal Residential Mortgage, Inc.

When Recorded Return To:

ATTN: RELEASE, H1 711 High Street Des Moines, IA 50392-0665

2004 DEC 22 PM 12: 30

WERNER CHRISTEN RECORDER

19 W DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:1783611-5 "BROWN" Douglas, Nevada MERS #: 100135518600019654 VRU #: 8886796377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 02/11/2002, made by DANIEL B. BROWN AND MINKA J. BROWN, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, with STEWART TITLE COMPANY as Trustee, for the benefit of MERS, NOMINEE FOR FIRST NATIONAL BANK OF NEVADA as Beneficiary, which said Deed of Trust was recorded 02/27/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0202 Page/Folio: 09505 as Instrument No.: 0535726 wherein said Owner and Holder hereby substitutes PRINCIPAL LIFE INS.CO. BY PRINCIPAL RESIDENTIAL MTG, INC ITS ATTORNEY IN FACT as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1434 WENDOVER COURT, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ATTN: RELEASE, H1, 711 HIGH STREET, DES MOINES, IA 50392-0665 as owner and PRINCIPAL LIFE INS.CO. BY PRINCIPAL RESIDENTIAL MTG, INC ITS ATTORNEY IN FACT Attn: Release, H-1, 711 High St, Des Moines, IA 50392-0665 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On December 15th, 2004

By:

GAIL RAMBERG, Assistant Secretary

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0632718 BK1204PG10741 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

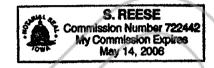
STATE OF Iowa COUNTY OF Polk

On December 15th, 2004, before me, S. REESE, a Notary Public in and for Polk in the State of Iowa, personally appeared GAIL RAMBERG, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

S. REESE

Notary Expires: 05/14/2006 #722442



(This area for notarial seal)

PRINCIPAL LIFE INS.CO. BY PRINCIPAL RESIDENTIAL MTG, INC ITS ATTORNEY IN FACT hereby accepts said appointment as Trustee under said Deed of Trust and as Successor 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By PRINCIPAL LIFE INS.CO. BY PRINCIPAL RESIDENTIAL MTG, INC ITS ATTORNEY IN FACT as Trustee

On December 15th, 2004

GAIL RAMBERG, RELEASE MANAGER



*NNS*NNSPRIN*12/15/2004 03;48:23 PM* PRIN01PRIN0000000000001015464* NVDOUGL* 1783611-5 NVDOUGL TRUST_SUB *JGT*JGTPRIN*

STATE OF Iowa COUNTY OF Polk

On December 15th, 2004, before me, S. REESE, a Notary Public in and for Polk in the State of Iowa, personally appeared GAIL RAMBERG, RELEASE MANAGER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

S. REESE

Notary Expires: 05/14/2006 #722442

S. REESE
Commission Number 722442
My Commission Expires
May 14, 2006

(This area for notarial seal)



*NNS*NNSPRIN*12/15/2004 03:48:24 PM* PRIN01PRIN00000000000001015464* NVDOUGL* 1783611-5 NVDOUGL_TRUST_SUB *JGT*JGTPRIN*