1

Parcel Number: 1220-22-110-098

LOAN NO.: 0008608341

Return to: Household Mortgage Services 577 Lamont Road, Elmhurst, IL 60126

Prepared by: Lisa Fletcher

01/10/2005 10:41 AM Deputy: KLJ
OFFICIAL RECORD
Requested By:
HOUSEHOLD BANK

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee: BK-0105 PG-2744 RPTT:

17.00 0.00

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



WHEREAS.

Original Trustor is:

NORMAN E OVER AND SONJA J OVER

Original Trustee is:

FIRST CENTENNIAL TITLE CO.

Recorded in DOUGLAS County, Nevada as

Document No. 0614470, in Volume N/A, Page N/A, Deed of Trust Date 05/18/2004

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of THE MORTGAGE OUTLET INC..

Now, therefore, the undersigned hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by it thereunder.

Dated: December 29, 2004

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. a United States Corporation

X man Flelch

MERS#: 100182500040403682

Lisa Fletcher, Vice President

PH#: 1-888-679-6377

State of Illinois County of Dupage

On December 29, 2004 before me, the undersigned, a Notary Public in and for said State, personally appeared Lisa Fletcher, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a United States Corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this

Notary Public/Commission Expires:

Please mail tax statement to:

NORMAN E OVER SONJA J OVER

750 E PEAK LN

GARDNERVILLE, NV 89460

"OFFICIAL SEAL"

VALIRIE J BRYANT

NOTARY PUBLIC STATE OF ILLINOIS

My Commission Expires 04/09/2007