Parcel Number: 37-421-03 LOAN NO.: 0001008168

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

Prepared by: Lisa Fletcher

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

DOC 0635603 01/31/2005 11:41 AM Deputy: KLJ OFFICIAL RECORD Requested By: HOUSEHOLD BANK

> Douglas County - NV Werner Christen - Recorder

> > Fee:

Of 1 1 Page: PG-10633 RPTT: 17.00 0.00



WHEREAS,

Original Trustor is:

FRED R CHICHESTER AND PAMELA S. CHICHESTER

Original Trustee is:

BENEFICIAL MANAGEMENT CORPORATION OF AMERICA

Recorded in DOUGLAS County, Nevada as

Document No. N/A, in Volume 1091, Page 2430, Deed of Trust Date 10/07/1991

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of BENEFICIAL MORTGAGE CO. OF NEVADA.

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: January 14, 2005

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. a United States Corporation

Lisa Fletcher, Vice President

MERS#: 100046000010081689

PH#: 1-888-679-6377

State of Illinois County of Dupage

On January 14, 2005 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:

FRED R CHICHESTER PAMELA S. CHICHESTER

1425 TOPAZ RANCH DR WELLINGTON, NV 89444

'OFFICIAL SEAL" **VALIRIE J. BRYANT** NOTARY PUBLIC STATE OF ILLINOIS

ly Commission Expires 04/09/2001