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PIN/Tax ID #: 1220-15-210-073

Document Prepared by: Melissa Boyer

When recorded return to:

TODD ROSS 942 DEAN DR GARDNERVILLE, NV 89460-

MIN #: 100044300001335769 VRU Tel.#: 888.679.MERS

Loan #: 9000114870

Investor Loan #: 500112497

Property Address: 942 DEAN DR

GARDNERVILLE, NV 89460-

Mail Tax Statements To:

TODD G ROSS 942 DEAN DR

GARDNERVILLE, NV 89460

DOC # 0636261 02/08/2005 10:42 AM Deputy: KLJ OFFICIAL RECORD Requested By: EVERHOME MORTGAGE CO

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 2 Fee: BK-0205 PG-2717 RPTT: 18.00



NVSTDR2-4 10/04/04

## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied: NOW THEREFORE, Mortgage Electronic Registration Systems, Inc., whose address is 8100 Nations Way, Jacksonville, FL 32256, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Grantor(s): TODD G ROSS AND MAUREEN F ROSS, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

Original Beneficiary: BROOKSAMERICA MORTGAGE CORPORATION

Original Trustee: OLD REPUBLIC TITLE COMPANY

Loan Amount: \$ 144,000.00

Date of Deed of Trust: 04/01/2003

Date Recorded: 05/01/2003 Book: 0503 Page: 395 Document #: 575275

and recorded in the records of **DOUGLAS** County, State of **Nevada**, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 1/26/2005.

Mortgage Electronic Registration Systems, Inc.

Brenda Harpe Vice President

Abigail Roe

Assistant Secretary

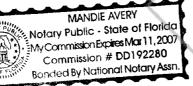
## State of FL County of DUVAL

On this date of 1/26/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Brenda Harper and Abigail Roe, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Secretary respectively of Mortgage Electronic Registration Systems, Inc., and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Mandie Avery

My Commission Expires: 03/11/2007



BK- 0205 PG- 2718 02/08/2005