APN # 1221-19-002-021

Mail Tax Statement To: GARY SMITH 640 MEGAN CT GARDNERVILLE, NV 89410-0000

Recording Requested By: AMERICAN DOCUMENT SERVICES

INC.

And When Recorded Mail To: American Document Services, Inc. 14211 YORBA STREET TUSTIN, CA 92780

SUBSTITUTION OF TRUSTEE

MERS MIN#: 100194470001281012

PHONE#: (888) 679-6377

Loan#: 7000128101 Service#: 76339RL1

WHEREAS, GARY SMITH AND KAMAY SMITH, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS AS NOMINEE FOR FREMONT INVESTMENT &LOAN, as the Original Beneficiary under that certain Deed of Trust, dated DECEMBER 21, 2004 and recorded DECEMBER 30, 2004 as Instrument No. 0633484, in Book No. 1204, at Page No. 14974 of official records of DOUGLAS County, State of NEVADA.

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03/31/2005 09:48 AM Deputy: PK OFFICIAL RECORD Requested By: AMERICAN DOCUMENT SERVICES

Douglas County - NV

Werner Christen - Recorder

PG-14012 RPTT:

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WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of MARQUIS TITLE & ESCROW. NOW THEREFORE, the undersigned hereby substitutes TICOR TITLE OF NEVADA, INC, 14211 YORBA STREET, TUSTIN, CA 92780, , as Trustee under said Deed of Trust. Dated: MARCH 10, 2005

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FREMONT **INVESTMENT & LOAN**

By:

Rachel Warmack, Assistant Vice President

amela

State of CALIFORNIA County of ORANGE

On MARCH 14, 2005 , before me, Sylwia Drapalski, personally appeared Rachel Warmack, Assistant Vice President 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(ies) and that by his/her/their signature(s) 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.

(Notary Name): Sylwia Drapalski

OFFICIAL SEAL SYLW!A DRAPALSKI NOTARY PUBLIC CALIFORNIA COMM. NO. 1504886 ORANGE COUNTY MY COMM, EXP. AUG. 1, 2008