14

APN # 1420-18-510-020

Mail Tax Statement To: NICOLE LOVEC 943 RANCHVIEW CIR CARSON CITY NV 89705-0000

Recording Requested By: PRINCETON RECONVEYANCE SERVICE

And When Recorded Mail To: PRINCETON RECONVEYANCE SERVICE P O BOX 13309 Mailcode #CA3501 Sacramento, CA 95813-3309

DOC # 0643238 05/02/2005 10:18 AM Deputy: KLJ OFFICIAL RECORD Requested By: HOMEQ SERVICING

Douglas County - NV Werner Christen - Recorder

age: 1 Of 1 Fee: K-0505 PG-00124 RPTT:

0.00



SUBSTITUTION OF TRUSTEE

Loan #: 0322102260 Cust #: 763

RLS #: 1006213

WHEREAS, EMIL LOVEC AND NICOLE LOVEC HUSBAND AND WIFE AS JOINT TENANTS as Trustor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. (MERS), as the Original Beneficiary under that certain Deed of Trust, dated JUNE 15, 2004 and recorded JUNE 23, 2004 as Instrument No. 0616905 in Book No. 0604 at Page No. 11599 of official records of DOUGLAS County, State of NEVADA. WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of WESTWOOD ASSOCIATES, A CALIFORNIA CORPORATION.

NOW THEREFORE, the undersigned hereby substitutes PRINCETON RECONVEYANCE SERVICES INC. FKA PRINCETON ESCROW COMPANY, 4837 WATT AVENUE, , NORTH HIGHLANDS, CA 95660-0000 as Trustee under said Deed of Trust.

Dated: APRIL 27, 2005

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. PO BOX 2026, FLINT, MI 48501-2026 PHONE # (888) 679-6377

Bv:

Robert L. Minnich, Vice President

State of

CALIFORNIA

County of SACRAMENTO

) ss

On APRIL 27, 2005, before me, K. Munoz , personally appeared Robert L. Minnich, 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): K. Munoz

K. MUNOZ
COMMISSION #1474918
NOTARY PUBLIC - CALIFORNIA
SACRAMENTO COUNTY
MY COMM. EXPIRES MAR 7, 2008