Parcel Number: 1220-21-610-159

LOAN NO.: 0009714320

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

Prepared by: Michelle Gross

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

0647308 06/21/2005 08:13 AM Deputy: KLJ OFFICIAL RECORD Requested By: HOUSEHOLD BANK

> Douglas County - NV Werner Christen - Recorder

of: Page:

17.00 0.00

PG- 8778 RPTT: BK-0605

WHEREAS,

Original Trustor is:

KEITH BROWN AND DARLENE BETTY BROWN

Original Trustee is:

TOWN AND COUNTRY TITLE SERVICES, INC.

Recorded in DOUGLAS County, Nevada as

Document No. 0628197, in Volume 1104, Page 00820, Deed of Trust Date 10/19/2004

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

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: June 9, 2005

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. a United States Corporation

Michelle Gross, Vice President

MERS#: 100046000097143204

PH#: 1-888-679-6377

State of Illinois County of Dupage

On June 9, 2005 before me, the undersigned, a Notary Public in and for said State, personally appeared Michelle Gross, 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

v Public/Commission Expires:

Please mail tax statement to:

OFFICIAL SEAL JACQUELINE BAZEMORE

Notary Public, State of Illinois Ay Commission Expires 02/11/09

KEITH BROWN DARLENE BETTY BROWN PO BOX 1873

MINDEN, NV 89472-1873