

OFFICIAL RECORD

Requested By:  
EVERHOME MORTGAGE CO

Douglas County - NV  
Werner Christen - Recorder

Page: 1 Of 2 Fee: 18.00  
BK-0805 PG-00937 RPTT: 0.00



NVSTDR2-4 10/04/04

PIN/Tax ID #: 1318-10-312-024

Document Prepared by: Tankina Larramore

When recorded return to: *And mail tax Statement to:*  
TERESA CHAVEZ

5991 CERULEAN AVE  
GARDEN GROVE, CA 92845-

MIN #: 100013900750500708

VRU Tel#: 888.679.MERS

Loan #: 9000207861

Investor Loan #: 1686171292

Property Address:

709 LAKEVIEW DR

ZEPHYR COVE, NV 89448-

Mail Tax Statements To:

TERESA CHAVEZ

5991 CERULEAN AVE

GARDEN GROVE, CA 92845

**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., Acting Solely As Nominee For Irwin Mortgage Corporation, 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): Teresa Chavez and John Chavez, wife and husband

Original Beneficiary: Irwin Mortgage Corporation

Original Trustee: FIRST AMERICAN TITLE COMPANY OF NEVADA

Loan Amount: \$ 301,000.00

Date of Deed of Trust: 02/18/2003

Date Recorded: 03/03/2003 Book: 0303 Page: 00222

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 7/21/2005.

Mortgage Electronic Registration Systems, Inc., Acting Solely As Nominee  
For Irwin Mortgage Corporation



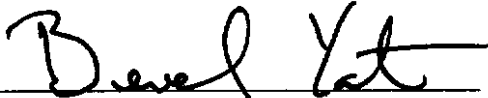
*Brenda Harper*  
Brenda Harper  
Vice President

*Abigail Roe*  
Abigail Roe  
Assistant Secretary

State of FL  
County of DUVAL

On this date of 7/21/2005, 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., Acting Solely As Nominee For Irwin Mortgage Corporation**, 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: **Beverly Yates**  
My Commission Expires: **08/21/2007**

