Parcel Number: 1221-05-001-065

LOAN NO.: 0007485709

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

Prepared by: Michelle Gross

STATE OF NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE DOC # 0651901 08/10/2005 03:10 PM Deputy: KLJ OFFICIAL RECORD Requested By: HOUSEHOLD BANK

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee:



17.00

WHEREAS,

Original Trustor is:

MARIUS L DERRICK AND MARJORIE J DERRICK

Original Trustee is: BEVERLY PARRY

Recorded in DOUGLAS County, Nevada as

Document No. 0584545, in Volume 0703, Page 13487, Deed of Trust Date 07/02/2003

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

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.

Date 1: August 2, 2005

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. a United States Corporation

MERS#: 100031400433015685

PH#: 1-888-679-6377

Michelle Gross, Vice President

State of Illinois County of Dupage

On August 2, 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

Notary Public/Commission Expires:

res:

CHRIS CURTIS

NOTARY PUBLIC STATE OF ILLINOIS

My Commission Expires 04/02/2006

"OFFICIAL SEAL"

Please mail tax statement to:

MARIUS L DERRICK MARJORIE J DERRICK

1317 MYERS DR

GARDNERVILLE, NV 89410-6171