Assessor's/Tax ID No. 13190341401

Recording Requested By:
MORGAN STANLEY CREDIT CORPORATION

When Recorded Return To: ALLAN ROSENKRANZ PO BOX 875 GENOA, NV 894110875

DOC # 0652851 08/22/2005 10:59 AM Deputy: KLJ OFFICIAL RECORD Requested By: MORGAN STANLEY CREDIT CORPORATION Douglas County - NV Werner Christen - Recorder Page: 3 Fee: 19.00 BK-0805 PG- 9525 RPTT: 0.00

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORGAN STANLEY CREDIT CORPORATION #:9402390509577 "ROSENKRANZ" Lender ID:66 Douglas, Nevada VRU #: 1-888-679-6377

MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/18/2004, made by ALLAN W ROSENKRANZ, MARY LOU ROSENKRANZ, ALLAN W. ROSENKRANZ AND MARY LOU ROSENKRANZ, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, with WESTERN TITLE INSURANCE as Trustee, for the benefit of MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as Beneficiary, which said Deed of Trust was recorded 10/08/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1004 Page/Folio: 2988 as Instrument No.: 626166 wherein said Owner and Holder hereby substitutes MORGAN STANLEY CREDIT CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 2439 GENOA MEADOWS CIRCLE, GENOA, NV 89411

IN WITNESS WHEREOF, MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION 4909 EAST 26TH STREET, SIOUX FALLS, SD 57110 as owner and MORGAN STANLEY CREDIT CORPORATION 4909 East 26th Street, , Sioux Falls, SD 57110 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION
On August 18th, 2005

DAYNA M. SYVERSON, Vice President

STATE OF South Dakota COUNTY OF Minnehaha

On August 18th, 2005, before me, TRISH ALEXANDER, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared DAYNA M. SYVERSON, 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, and that by his/her/their signature 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,

TRISH ALEXANDER Notary Expires: 05/21/2010 TRISH ALEXANDER
NOTARY PUBLIC SEAL SOUTH DAKOTA SEAL

(This area for notarial seal)

MORGAN STANLEY CREDIT CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By MORGAN STANLEY CREDIT CORPORATION as Trustee On August 18th, 2005

Dayna M/Syverson, Vice President

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0652851 Page: 2 Of 3

BK- 0805 PG- 9526 08/22/2005

STATE OF South Dakota COUNTY OF Minnehaha

On August 18th, 2005, before me, TRISH ALEXANDER, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M. Syverson, 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, and that by his/her/their signature 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,

TRISH ALEXANDER

Notary Expires: 05/21/2010

TRISH ALEXANDER

NOTARY PUBLIC SEAL

(This area for notarial seal)

*TRD*TRDMSCS*08/18/2005 07:32:44 AM* MSCS01MSCS00000000000000000004538* NVDOUGL* 9402390509577 NVDOUGL_TRUST_SUB **TRDMSCS*

0652851 Page: 3 Of 3

BK- 0805 PG- 9527 08/22/2005