APN # 1420-34-201-035

Mail Tax Statement To: JERRY BOREN PO BOX 413E ZAPHYR COVE, NV 89448-0000

Recording Requested By: LANDAMERICA

And When Recorded Mail To: LAWYERS TITLE INSURANCE CORP.

P.O BOX 25088 SANTA ANA, CA 92799

SUBSTITUTION OF TRUSTEE

MERS MIN#: 100224620000712714

Loan#: 1000895258

RLS#: 401229

0654343 DOC 09/06/2005 12:11 PM Deputy: KLJ OFFICIAL RECORD Requested By: LANDAMERICA DEFAULT SERV

> Douglas County - NV Werner Christen - Recorder 14.00

Fee: Of 1

0.00 PG- 1573 RPTT: BK-0905

WHEREAS, JERRY BOREN, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY as Trustor, and MERS AS NOMINEE FOR OWNIT MORTGAGE SOLUTIONS, INC., as the Original Beneficiary under that certain Deed of Trust, dated MAY 18, 2005 and recorded MAY 23, 2005 as Instrument No. 0645045, in Book No. 0505, at Page No. 10076 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 FIRST AMERICAN.

NOW THEREFORE, the undersigned hereby substitutes LAWYERS TITLE INSURANCE

CORPORATION, 6 EXECUTIVE CIRCLE, SUITE 100, IRVINE, as Trustee under said Deed of Trust.

Dated: AUGUST\26, 2005

Beneficiary;

MORTG & GE/ELECTRONIC REGISTRATION SYSTEMS, INC

N, ASSISTANT SECRETARY

State of

CALIFORNIA

County of

LOS ANGELES

On AUGUST 26, 2005, before me, FRANK MERCADO JR, personally appeared CHRIS TRAN, ASSISTANT SECRETARY 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): FRANK MERCADO JR

FRANK MERCADO JR Commission # 1431461 Notary Public - California Los Angeles County My Comm. Expires Jul 19, 2007