

OFFICIAL RECORD

Requested By:

CENLAR FEDERAL SAVINGS BANK

Assessor's/Tax ID No.: 1318-15-714-040
Recording Requested By:
Cenlar FSB

When Recorded Return To:

✓ Ron Tipton
P O Box 962
Zephyr Hill, NV 89448

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 2 Fee: 18.00
BK-1005 PG-00333 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Cenlar Federal Savings Bank #:0016094518 "Tipton" ID:C52/ Douglas, NV

MERS #: 10004690000345020 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC AS NOMINEE FOR AMERICAN STERLING BANK, A MISSOURI CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 10/21/2004, made by Ron E. Tipton, An Unmarried Man as Trustor, with FIRST TRUSTEE SERVICES, INC. A MISSOURI CORPORATION as Trustee, for the benefit of AMERICAN STERLING BANK, A MISSOURI CORPORATION as Beneficiary, which said Deed of Trust was recorded on 11/09/2004 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0628768 Book 1104, Page 03842, wherein said Owner and Holder hereby substitutes CENLAR FSB as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 212 Gold Hill, Zephyr Cove, NV, 89448

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC AS NOMINEE FOR AMERICAN STERLING BANK, A MISSOURI CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Mortgage Electronic Registration System, Inc as nominee for American Sterling Bank, A Missouri Corporation
On September 27, 2005

By: 

DONNA J. LYNCH, SECOND VICE
PRESIDENT

CENLAR FSB 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

BAM-20050820-0013 NVDOUGL DOUGLAS NV BAT: 304421 KXNVSB1

Page 2 Substitution of Trustee and Full Reconveyance

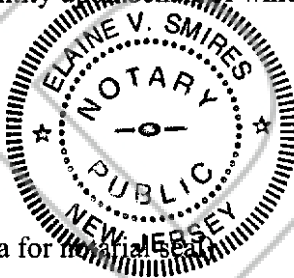
By CENLAR FSB as Trustee
On September 27, 2005

By: *Kathy Biedka*
KATHY BIEDKA

STATE OF New Jersey
COUNTY OF Mercer

ON September 27, 2005, before me, Elaine V. Smires, a Notary Public in and for the County of Mercer County, State of New Jersey, personally appeared Donna J. Lynch, Second 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.

Elaine V. Smires
ELAINE V. SMIRES
Notary Expires: 07/12/2008 #2113519

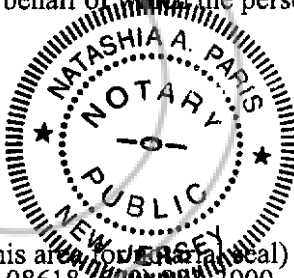


(This area for notary seal)

STATE OF New Jersey
COUNTY OF Mercer

ON September 27, 2005, before me, NATASHIA A. PARIS, a Notary Public in and for the County of Mercer County, State of New Jersey, personally appeared Kathy Biedka, 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.

Natashia A. Paris
NATASHIA A. PARIS
Notary Expires: 03/01/2010 #2325718



(This area for notary seal)

Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 08618 (609) 399-3900
BAM-20050820-0013 NVDOUGL DOUGLAS NV BAT: 304421/0016094518 KXNVsBR1

