10/26/2005 01:29 PM Deputy: CF OFFICIAL RECORD Requested By: FIRST AMERICAN TITLE COMPANY

> Douglas County - NV Werner Christen - Recorder

0f2 Fee: PG-12336 RPTT:

15.00 0.00

BK-1005

1320-30-817-005 When recorded mail to: Mortgage Service Center 4001 Leadenhall Road, SV-03 Mount Laurel, New Jersey 08054

Loan 7078627564

SUBSTITUTION FOR TRUSTEE

STATE OF NEVADA

WHEREAS, ROBERT J MONTE / CONSTANCE MONTE / / was the original Trustor, FIRST AMERICAN TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MERRILL LYNCH CREDIT CORPORATION was the original Beneficiary under that certain Deed of Trust dated 11/01/2002, and recorded 11/15/2002, Book 1102, Page 06288 of Official Records of DOUGLAS County, Nevada, as document number 0557885, and WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee, thereunder, in the American Trie Condact Trust prayided, NOW THEREFORE, the

undersigned hereby substitutes First American Title Company of Nevada

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

LOT 5, IN BLOCK H, ON THE OFFICIAL PLAT MAP OF MACKLAND SUBDIVISION, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON DECEMBER 4, 1980, IN BOOK 1280, PAGE 475, AS DOCUMENT NO. 51372, AND IS AMENDED BY CERTIFICATE UNDER DOCUMENT NO. 109722.

Dated: June 21, 2005

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MERRIL CREDIT CORPORATION

SONJA

For Corporate Acknowledgement

ATTEST

For Individual Acknowledgement

STATE OF NEW JERSEY COUNTY OF BURLINGTON

On June 21, 2005 personally appeared before a notary public, in and for said County and State, SONJA L FONTANO AND MICHELLE ELIZARDO-YOUNG, known to me to be ASSISTANT VICE PRESIDENT and ASSISTANT SECRETARY of the corporation that executed the foregoing instrument and upon oath, did depose that they are the officers of the Corporation as above designated; that they are acquainted with the seal of said Corporation and that seal affixed to said instrument is the corporation seal of said corporation; that the signatures to said instrument were made by officers of said Corporation as indicated after said signatures; and the said Corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

Signature: ROBERTA J. O'DRAIN NOTARY

Roberta J O'Drain Notary Public of New Jersey My Commission Expires April 6, 2009

STATE OF NEVADA COUNTY OF

On ______ personally appeared before me, a Notary Public, in and for said County and State, known to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Signature:

Name (Typed or Printed)