I hereby affirm that this document submitted for recording does not contain a social security number.

Signed_

JOANN ZYBER VICE PRESIDENT

When Recorded Mail To: Nationwide Title Clearing 2100 Alt. 19 North Palm Harbor, FL 34683

Parcel #: 131822002022 Loan No 1915014970

0659966 11/04/2005 03:02 PM Deputy: BC OFFICIAL RECORD Requested By: NATIONWIDE APPRAISAL

> SERVICES Douglas County - NV Werner Christen - Recorder

> > Fee:

BK-1105 PG- 2496 RPTT: 17.00 0.00



SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas, the undersigned, as the present Beneficiary(s) under a Deed of Trust recorded on 04/09/2004 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 609881 in Book 404, Page 4643

made by ROY D FRANCIS JR AND ELISABETH L FRANCIS as Trustor, desires to substitute a new Trustee under said Deed of Trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust THIS 20TH DAY OF OCTOBER IN THE YEAR 2005

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SIERRA PACIFIC MORTGAGE COMPANY, INC.

By:

JOANN ZYBER VICE PRESIDENT

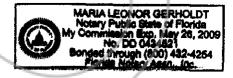
STATE OF FLORIDA COUNTY OF PINELLAS

On 10/20/2005 before me, the undersigned, a Notary Public for said County and State, personally appeared JOANN ZYBER, personally known to me to be the VICE PRESIDENT of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors

WITNESS MY hand and official seal.

MARIA LEONOR GERHOLDT **Notary Public** Commission expires:

05/26/2009



Prepared By: J. Lesinski/NTC,2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

Mail Tax Statements to: ROY D FRANCIS JR

641 MEGAN CT GARDNERVILLE, NV 89410-0000

CHAS6 4636447

ENH644417 1000703-0000218792-7 MERS PHONE 1-888-679-MERS form1/rcnnv1