Assessor's/Tax ID No. 1320-29-214-027

Recording Requested By: Discover Bank

When Recorded Return To: GENE KAUFMANN 1650 MACKLAND AV MINDEN, NV 894234432

0660553 DOC # 11/14/2005 11:54 AM Deputy: KLJ OFFICIAL RECORD Requested By: DISCOVER HOME LOANS

> Douglas County - NV Werner Christen - Recorder

3 Fee: Page: 1 0fPG- 5570 RPTT:

BK-1105

19.00 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

DISCOVER BANK #:9402710434076 "KAUFMANN" Lender ID:87 Douglas, Nevada DISCOVER BANK is the Owner and Holder of the Note secured by the Deed of Trust Dated: 02/17/2005, made by GENE KAUFMANN GENE KAUFMANN AND JENNIFER KAUFMANN, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with WESTERN TITLE INSURANCE as Trustee, for the benefit of DISCOVER BANK as Beneficiary, which said Deed of Trust was recorded 03/03/2005 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 305 Page/Folio: 1278 as Instrument No.: 0638072 wherein said Owner and Holder hereby substitutes DISCOVER BANK as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1728 LAVENDER COURT, MINDEN, NV 89423-5121

IN WITNESS WHEREOF, DISCOVER BANK 4909 EAST 26TH STREET, SIOUX FALLS, SD 57110 as owner and DISCOVER BANK 4909 East 26th Street, , Sioux Falls, SD 57110 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

DISCOVER BANK On October 21st, 2005

ERSON, Vice President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF South Dakota COUNTY OF Minnehaha

On October 21st, 2005, before me, BONNIE J. JOHANNSEN, a Notary Public in and for Minnehaha County, in the State of South Dakota, do hereby certify that DAYNA M. SYVERSON, Vice-President, who is/are signed to the foregoing document and who is/are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he/she/they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date...WITNESS my hand and official seal,

WITMESS my hand and official seal,

BONNIE J. JOHÁNNSEN Notary Expires: 11/16/2010



(This area for notarial seal)

DISCOVER BANK 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 DISCOVER BANK as Trustee

On October 21st, 2005

Davna M. Syverson . Vice President

*BLK*BLK*BCS*10/21/2005 07:38:22 AM* MSCS02MSCS00000000000000013343* NVDOUGL* 9402710434076 NVDOUGL_TRUST_SUB **TRDMSCS*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF South Dakota COUNTY OF Minnehaha

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WITNESS my hand and official seal,

BONNIE J. JOHANNSEN Notary Expires: 11/16/2010

(This area for notarial seal)

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BK- 1105 PG- 5572 1/14/2005