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Assessor's/Tax ID No. 1220-21-610-233

Recording Requested By: EQUITY ONE, INC

When Recorded Return To: RACHEL KNEE EQUITY ONE, INC 121 WOODCREST ROAD CHERRY HILL, NJ 08003 DOC # 0663706 12/19/2005 12:17 PM Deputy: BC OFFICIAL RECORD Requested By: EQUITY ONE INC

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00

BK-1205

PG- 8184 RPTT: 0.00





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

EQUITY ONE, HO #:153990 "COX" Lender ID:504/000000000000153990 Douglas, Nevada MERS #: 100046600001539908 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 10/06/2003, made by SANFORD C. COX, A SINGLE MAN AS HIS SOLE AND SEPARATE PROPERTY as Trustor, with LAWYERS TITLE as Trustee, for the benefit of WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded 10/15/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1003 Page/Folio: 7278 as Instrument No.: 0593614 wherein said Owner and Holder hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1324 YELLOW LANE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 121 WOODCREST ROAD, CHERRY HILL, NJ 08003 as owner and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 301 LIPPINCOTT DRIVE, , MARLTON, NJ 08043 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On December 2nd, 2005

By: NOWN OOKE, Vice-President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF New Jersey COUNTY OF Camden

On December 2nd, 2005, before me, SHIRLEY A. DONAHUE, a Notary Public in and for Camden in the State of New Jersey, personally appeared JOHN N. COOKE, 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.

WITNESS my hand and official seal,

SHIRLEY A. DONAHUE Notary Expires: 09/25/2008



(This area for notarial seal)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Trustee

On 12-12-2004

JOHN N. COOKE, VICE PRESIDENT

BK- 1205 PG- 8185 STATE OF New Jersey COUNTY OF Camden

On 12-2-2005, before me, SHIRLEY A. DONAHUE, a Notary Public in and for Camden in the State of New Jersey, personally appeared JOHN N. COOKE, 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.

WITNESS my hand and official seal,

SHIRLEY A. DONAHUE Notary Expires: 09/25/2008 SHIRLEY A. DONAHUE NOTARY PUBLIC OF NEW JERSEY Commission Expires 9/25/2008

(This area for notarial seal)

*JL*JLEQTY*12/02/2005 12:32:30 PM* EQTY01EQTY0000000000000000074987* NVDOUGL* 153990 NVDOUGL_TRUST_SUB *JL*JLEQTY*

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BK- 1205 PG- 8186 2/19/2005