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DOC # 0664344  
12/27/2005 08:14 AM Deputy: KLJ  
**OFFICIAL RECORD**  
Requested By:  
D O C X LLC

PIN Tax ID #: 131918310021

This Instrument prepared by:

WFNVSTDR-5 11/17/05

**RONALD E. MEHARG**

When recorded, return to:

**DOCX, LLC**

**1111 ALDERMAN DR., SUITE 350**

**ALPHARETTA, GA 30005**

**770-753-4373**

Mail Tax Statements To:

**TRACY E KOSKIN AND DAVID M KOSKIN**

**P.O. BOX 6217**

**STATELINE, NV 89449**

Project #: 708MERS

MIN #: 100039279050065443

VRU Tel. #: 888/679.MERS

Reference #: 708-0183077999



\* 7 0 8 - 0 1 8 3 0 7 7 9 9 \*

Secondary Reference #: 20060121 (R045)

Property Address:

**355 ANDRIA DRIVE**

**STATELINE, NV 89449**

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 2 Fee: 18.00  
BK-1205 PG-11514 RPTT: 0.00



**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

**WHEREAS**, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and

**WHEREAS**, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

**NOW THEREFORE**, Mortgage Electronic Registration Systems, Inc., whose address is 2701 WELLS FARGO WAY, MAC X9901-026, MINNEAPOLIS, MN 55467, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint, **WELLS FARGO BANK, N.A.** as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Trustor(s): **DAVID M. KOSKIN AND TRACY E. KOSKIN, HUSBAND AND WIFE, AS JOINT TENANTS**

Original Trustee: **STEWART TITLE**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

Date of Deed of Trust: **9/30/2002**

Loan Amount: **\$165,500.00**

Date Recorded: **10/4/2002**

Book: **1002**

Page: **1935-1949**

Instrument #: **0553967**

Comments: **ORIGINAL LENDER: FIRST MAGNUS FINANCIAL CORPORATION, AN ARIZONA CORPORATION**

and recorded in the official records of **Douglas** County, State of **Nevada**, and more particularly described on said Deed of Trust referred to herein.

**IN WITNESS WHEREOF**, the undersigned has caused these presents to be executed on this date of **12/20/2005**.

**WELLS FARGO BANK, N.A.**

**JESSICA LEETE**

**VICE PRESIDENT LOAN DOCUMENTATION**

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

*Linda Green*

**LINDA GREEN  
VICE PRESIDENT**

State of **GA**  
County of **FULTON**

On this date of **12/20/2005**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named **JESSICA LEETE** and **LINDA GREEN**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **VICE PRESIDENT LOAN DOCUMENTATION** and **VICE PRESIDENT** of **WELLS FARGO BANK, N.A.** and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, respectively, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporations and that said corporations executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

*Mary L. Kelly*  
Notary Public:



**MARY L. KELLY**  
Notary Public - Georgia  
Fulton County  
My Comm. Expires Oct. 14, 2007