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I hereby affirm that this document submitted for recording does not contain a social security number
Dated: DECEMBER 20, 2005

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 1 Fee: 14.00
BK-1205 PG-11834 RPTT: 0.00

By: [Signature]
Linda J. Wheeler, Vice President



APN # 1318 15 1111 016
Mail Tax Statement To: JOHN KRUEGER 7918 INDIAN SPRINGS WAY ORANGEVALE CA 95662-0000
Recording Requested By: PRINCETON RECONVEYANCE SERVICE
And When Recorded Mail To: PRINCETON RECONVEYANCE SERVICE P O BOX 13309 Mailcode #CA3501 Sacramento, CA 95813-3309

SUBSTITUTION OF TRUSTEE

Loan #: 0321065195 Cust #: 773
RLS #: 1120256

WHEREAS, JOHN KREUGER AND PENELOPE KRUEGER, HUSBAND AND WIFE as Trustor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ("MERS"), as the Original Beneficiary under that certain Deed of Trust, dated AUGUST 27, 2003 and recorded SEPTEMBER 08, 2003 as Instrument No. --- in Book No. 903 at Page No. 3790 of official records of DOUGLAS County, State of NEVADA.

WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of FIRST AMERICAN TITLE CO..

NOW THEREFORE, the undersigned hereby substitutes PRINCETON RECONVEYANCE SERVICES INC. FKA PRINCETON ESCROW COMPANY, 4837 WATT AVENUE, , NORTH HIGHLANDS, CA 95660-0000 as Trustee under said Deed of Trust.

Dated: DECEMBER 20, 2005

Beneficiary:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 1595 SPRING HILL ROAD, SUITE 310, VIENNA, VA 22182 PHONE # (888) 679-6377

By: [Signature]
Linda J. Wheeler, Vice President

State of CALIFORNIA }
County of SACRAMENTO } ss.

On DECEMBER 20, 2005, before me, S. Calta , personally appeared Linda J. Wheeler, 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(ies) and that by his/her/their signature(s) 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.

[Signature]
(Notary Name): S. Calta

