N

I hereby affirm that this document submitted for recording does not contain a social security number. Dated: DECEMBER 21, 2005

y: Elizabeth Steison, Assistant Vice President

Elizabeth Sterson, Assistant vice Presiden

APN # 122003210054

Mail Tax Statement To: KIM SAGERS 1339 SCARLET OAK DR

GARDNERVILLE, NV 89410-0000

Recording Requested By: AMERICAN DOCUMENT SERVICES INC. And When Recorded Mail To: American Document Services, Inc. 250

COMMERCE, 2ND FLOOR IRVINE, CA 92602 SUBSTITUTION OF TRUSTEE

MERS MIN#: 100194470000802214

PHONE#: (888) 679-6377 Loan#: 7000080221 Service#: 138469RL1

WHEREAS, KIM SAGERS AN UNMARRIED WOMAN as Trustor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS NOMINEE FOR FREMONT INVESTMENT & LOAN, as the Original Beneficiary under that certain Deed of Trust, dated SEPTEMBER 03, 2003 and recorded SEPTEMBER 18, 2003 as Instrument No. 0590445, in Book No. 0903, at Page No. 10079 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 STWEART TITLE.

NOW THEREFORE, the undersigned hereby substitutes TICOR TITLE OF NEVADA, INC, 250 COMMERCE, 2ND FLOOR, IRVINE, CA 92602, , as Trustee under said Deed of Trust.

Dated: DECEMBER 21, 2005

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FREMONT

INVESTMENT & LOAN

Elizabeth Setson, Assistant Vice President

State of

By:

CALIFORNIA

County of

ORANGE

} ss.

On JANUARY 05, 2006, before me, Sylwia Drapalski, a Notary Public, personally appeared Elizabeth Stetson, Assistant 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 thy hand and official scal

(Notary Name): Sylwia Prapalski



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Of

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Fee:

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01/18/2006 09:47 AM Deputy: KLJ OFFICIAL RECORD Requested By: AMERICAN DOCUMENT SERVICES

INC

Douglas County - NV Werner Christen - Recorder

PG- 5843 RPTT: