0666210 DOC # 01/23/2006 12:03 PM Deputy: KLJ OFFICIAL RECORD Requested By: CHEVY CHASE BANK

Return to: √ Chevy Chase Bank FSB 6151 Chevy Chase Dr Laura MD 20707

Douglas County - NV Werner Christen - Recorder

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17.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Parcel ID: 1219-10-001-015 CC LN. 0553072794

WHEREAS,

Jeffrey K Cain and Peggy Cain was/were the original Trustor(s), VICKI L PARRY Trustee(s), and CHEVY CHASE BANK Beneficiary, under that certain Deed of Trust dated 06/03/03 and recorded on 06/11/03 as Document No. 0579774 in Book 0603, Page 05468, Official Records of the County of DOUGLAS,

State of Nevada, and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of VICKI L PARRY, now and therefore,

the undersigned, hereby substitutes themselves as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

DATED: January 09, 2006

Mortgage Electronic Registration Systems, Inc.,("MERS"), as nominee for beneficial owner

JOSEPH P EGER

VICE PRESIDENT

State of Maryland County of MONTGOMERY

On January 09, 2006, before me, ALICE LIU, personally appeared JOSEPH P EGER, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and by that authorized signature on the instrument, the person or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal

MELIU

NOTARY

PUBLIC

NOTARY

MY COMMISSION EXPIRES: 01/01/07

MR073/RA5