The undersigned herby affirms that there is no
Social Security number contained in this document

Parcel Number: 12220-16-710-045
LOAN NO.: 0010968402
Return to: Household Finance Corporation
577 Lamont Road, Elmhurst, IL 60126
Prepared by: LEONILO CRUZ

STATE OF NEVADA
SUBSTITUTION OF TRUSTEE
AND FULL RECONVEYANCE

WHEREAS,
Original Trustor is:
SCOTT M STEPHENSON
Original Trustee is:
TRANSCONTINENTAL TITLE
Recorded in DOUGLAS County, Nevada as
Document No. 652618, in Volume 0805, Page 8368, Deed of Trust Date 07/25/2005

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and
stead of SOLSTICE CAPITAL GROUP, INC..

Now, therefore, the undersigned hereby substitutes itself 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 it thereunder.
I hereby affirm that this document submitted for recording does not contain a social security number.
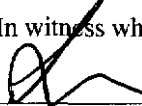Dated: February 8, 2006
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

LEONILO CRUZ, Vice President

State of Illinois
County of Dupage

On February 8, 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared
LEONILO CRUZ, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice
President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a United States Corporation,
executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this

_____

Notary Public/Commission Expires:

Please mail tax statement to: SCOTT M STEPHENSON
863 RITTER DR
GERDNERVILLE, NV 89460