DOC 0668138 02/17/2006 01:54 PM Deputy: PK OFFICIAL RECORD Requested By: WESTERN TITLE COMPANY INC

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: 1418-34-110-002 CC LN. 0533113650

WHEREAS. Bradley R Schiller and was/were the original Trustor(s), VICKI L PARRY Trustee(s), and BF SAUL MORTGAGE CO Beneficiary, under that certain Deed of Trust dated 02/05/04 and recorded on 02/06/04 as Document No. 0603994 in Book 0204, Page 02550, 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.

owner

DATED: December 28, 2005

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

JOSEPH P EGER VICE PRESIDENT

State of Maryland County of MONTGOMERY

On December 28, 2005, 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.

LICELIU

NOTARY

PUBLIC

NOTARY

MY COMMISSION EXPIRES: 01/01/07

MR073/RA0