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DOC # 0669071
03/03/2006 09:03 AM Deputy: KLJ

OFFICIAL RECORD

Requested By:
CHASE BANK

Assessor's/Tax ID No. 1220-16-610-101

Recording Requested By:
CHASE HOME FINANCE LLC

When Recorded Return To:
CHERYL M PEDDICORD
1331 S RIVERVIEW DR
GARDNERVILLE, NV 89460

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0306 PG- 940 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Paid Accounts Department #:19523604 "PEDDICORD" Lender ID:567/019523604 Douglas, Nevada
MERS #: 100122200001219184 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) is the Owner and Holder of the Note secured by the Deed of Trust Dated: 10/18/2004 , made by CHERYL M. PEDDICORD AND JAMES N. PEDDICORD, WIFE AND HUSBAND AS JOINT TENANTS. as Trustor, with T.D. SERVICE COMPANY as Trustee, for the benefit of MERS, AS A NOMINEE FOR BNC MORTGAGE, INC., A DELAWARE CORPORATION as Beneficiary, which said Deed of Trust was recorded 10/27/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1004 Page/Folio: 12204 as Instrument No.: 0627871 wherein said Owner and Holder hereby substitutes CHASE HOME FINANCE LLC as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1331 S RIVERVIEW DR, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) 10790 RANCHO BERNARDO RD, DEPT. 410, SAN DIEGO, CA 92127 as owner and CHASE HOME FINANCE LLC 10790 Rancho Bernardo Rd, , San Diego, CA 92127 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS)
On February 23rd, 2006

By: Kimberly Rakowski
KIMBERLY RAKOWSKI, Assistant
Secretary

STATE OF California
COUNTY OF San Diego

On February 23rd, 2006, before me, MERLY A. MENDOZA, a Notary Public, personally appeared KIMBERLY RAKOWSKI, Assistant Secretary, 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 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,


MERLY A. MENDOZA


Notary Expires: 03/01/2006 #1345006



(This area for notarial seal)

CHASE HOME FINANCE LLC hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By CHASE HOME FINANCE LLC as Trustee
On February 23rd, 2006


TYRONE ADAMS, Vice President



STATE OF California
COUNTY OF San Diego

On February 23rd, 2006, before me, MERLY A. MENDOZA, a Notary Public, personally appeared TYRONE ADAMS , 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 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,


MERLY A. MENDOZA

Notary Expires: 03/01/2006 #1345006



(This area for notarial seal)

