

Recording Requested By:
Ronald E Meharg, 888-362-9638
1111 Alderman Drive, Suite #350, Alpharetta,
GA 30005

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 2 Fee: 18.00
BK-0306 PG- 4307 RPTT: 0.00

When Recorded Return To:
DOCX LLC



1111 Alderman Drive
Suite 350
Alpharetta, GA 30005
Grantee's Mailing Address:
JAMES R HEROLD
73 ECHO COURT, A
ZEPHYR COVE, NV 89448

NV	000	0000997874
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NV0000000997874
CRef#:03/17/2006-PPref#:R052-POF
Date:02/24/2006-Print Batch ID:1130
MIN #: 100263195003930052
MERS Telephone #: 888/679-6377
Property Address:
73 ECHO COURT, A
ZEPHYR COVE, NV 89448

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and,

WHEREAS, the indebtedness secured by the Deed of Trust, described below, has been paid and satisfied;

NOW, THEREFORE, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR NOVASTAR MORTGAGE, INC, it's address being, **8140 WARD PARKWAY, SUITE 200, KANSAS CITY, MISSOURI 64114**, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint **Fidelity National Title Insurance Company**, it's address being **1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005**, as successor Trustee, and the Trustee(s) under said Deed of Trust, having received from the Beneficiary under said Deed of Trust sufficient directive to reconvey, detailing that the obligation secured by said Deed of Trust has been fully paid an performed, does hereby reconvey unto the parties entitled thereto, but without any covenant or warranty, express or implied, all rights, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Trustor(s): **JAMES R HEROLD AND FABIENNE P HEROLD**
Original Trustee: **STEWART TITLE**
Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**
Date of Deed of Trust: **11/20/2003** Loan Amount: **\$193,334.30**

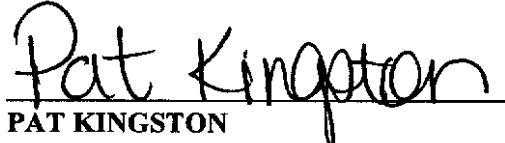
Recording Date: 11/24/2003 Book: 1103 Page: 10745 Document #: 597709

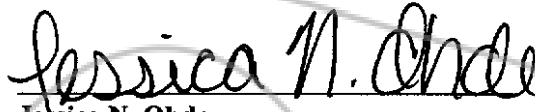
Misc. Comments: ORIGINAL LENDER: THE CIT GROUP/CONSUMER FINANCE, INC. and recorded in the official records of the County of Douglas, State of Nevada affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 03/03/2006.

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**
("MERS"), AS NOMINEE FOR
NOVASTAR MORTGAGE, INC.

Fidelity National Title Insurance Company


PAT KINGSTON
VICE PRESIDENT
State of GA
County of Fulton


Jessica N. Ohde
Asst. Vice Pres., Loan Documentation

On this date of 03/03/2006, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named PAT KINGSTON and Jessica N. Ohde, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRESIDENT and Asst. Vice Pres., Loan Documentation of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR NOVASTAR MORTGAGE, INC. and Fidelity National Title Insurance Company respectively, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and in behalf of said corporations and that said corporations executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instruments for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.


Notary Public:



NELLY A. MYERS
Notary Public - Georgia
Fulton County
My Comm. Expires March 01, 2010

