

OFFICIAL RECORD

Requested By:
AMERICAN RECONVEYANCE CORP

Assessor's/Tax ID No. 1220-13-801-002

Recording Requested By:
RICHMOND MONROE GROUP

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0506 PG- 4551 RPTT: 0.00

When Recorded Return To:

RICHMOND MONROE GROUP
PO Box 458
Kimberling City, MO 65686



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

ING Bank #:6837075 "OWENS" Douglas, Nevada
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR
RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

ING BANK-FSB is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/10/2002 ,
made by BART E. OWENS AND CAROL C. OWENS, AS HUSBAND AND WIFE, AS JOINT
TENANTS WITH RIGHTS OF SURVIVORSHIP as Trustor, with FIRST AMERICAN TITLE
INSURANCE COMPANY as Trustee, for the benefit of ING BANK- FSB as Beneficiary, which said
Deed of Trust was recorded 09/18/2002 in the Office of the County Recorder of Douglas State of
Nevada, in Book/Reel/Liber: 0902 Page/Folio: 05491 as Instrument No.: 0552379 wherein said Owner
and Holder hereby substitutes RICHMOND MONROE GROUP as Trustee in lieu of the above-named
Trustee under said Deed of Trust.

Property Address : 821 HORSEMAN COURT, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, ING BANK-FSB 600 W. ST. GERMAIN STREET, SUITE 200, ST.
CLOUD, MN 56301 as owner and RICHMOND MONROE GROUP 13099 State Highway 13, Suite E,
Kimberling City, MO 65686 as Substituted Trustee, have caused this instrument to be executed, each in
its respective interest;

ING BANK-FSB
On March 30th, 2006

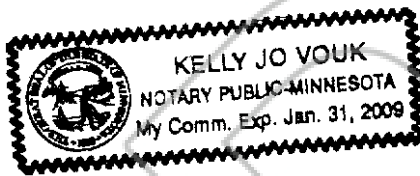
By: 
LORI POPP, Vice-President

STATE OF Minnesota
COUNTY OF Stearns

ON March 30th, 2006, before me, KELLY JO VOUK, a Notary Public in and for the County of Stearns County, State of Minnesota, personally appeared LORI POPP, 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, 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,

Kelly Jo Vouk
KELLY JO VOUK
Notary Expires: 01/31/2009



(This area for notarial seal)

RICHMOND MONROE GROUP 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

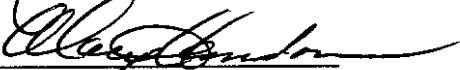
By RICHMOND MONROE GROUP as Trustee
On 4/10/2006

Sharon Mitchell
SHARON MITCHELL, Vice President

STATE OF Missouri
COUNTY OF Stone

ON 4/10/2006 before me, MARY HERNDON, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared SHARON MITCHELL, 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, 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,


MARY HERNDON
Notary Expires: 10/05/2009 #05401626

MARY HERNDON
Notary Public - Notary Seal
STATE OF MISSOURI
Stone County - Comm.#05401626
My Commission Expires Oct. 5, 2009

(This area for notarial seal)