

OFFICIAL RECORD

Requested By:

MORGAN STANLEY CREDIT

CORPORATION

Douglas County - NV

Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00

BK-0606 PG-1543 RPTT: 0.00



Assessor's/Tax ID No. 13213100200

Recording Requested By:
MORGAN STANLEY CREDIT CORPORATION

When Recorded Return To:

✓CHERYL ANDERSON
2191 CALLE DEL SOL
GARDNERVILLE, NV 894106605

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORGAN STANLEY CREDIT CORPORATION #9402390528773 "ANDERSON" Lender
ID:95 Douglas, Nevada

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED
FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

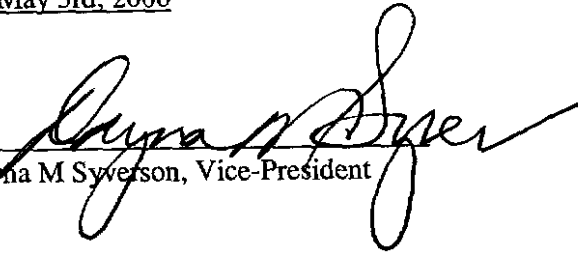
MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER
CREDIT CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust
Dated: 10/28/2005 , made by CHERYL L. ANDERSON, CHERYL L. ANDERSON, AN
UNMARRIED WOMAN as Trustor, with WESTERN TITLE INSURANCE as Trustee, for the
benefit of MORGAN STANLEY DEAN WITTER CREDIT CORPORATION as Beneficiary,
which said Deed of Trust was recorded 11/16/2005 in the Office of the County Recorder of
Douglas State of Nevada, as Instrument No.: 0660832 wherein said Owner and Holder hereby
substitutes MORGAN STANLEY CREDIT CORPORATION as Trustee in lieu of the
above-named Trustee under said Deed of Trust.

Property Address : 2191 CALLE DEL SOL, GARDNERVILLE, NV 89410-6605

IN WITNESS WHEREOF, MORGAN STANLEY CREDIT CORPORATION f/k/a
MORGAN STANLEY DEAN WITTER CREDIT CORPORATION 4909 EAST 26TH STREET,
SIOUX FALLS, SD 57110 as owner and MORGAN STANLEY CREDIT CORPORATION
4909 East 26th Street, , Sioux Falls, SD 57110 as Substituted Trustee, have caused this
instrument to be executed, each in its respective interest;

MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER
CREDIT CORPORATION


On May 3rd, 2006

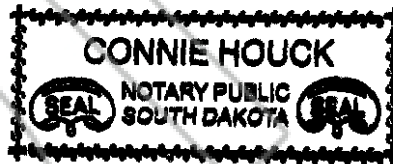
By: 
Dayna M Syverson, Vice-President

STATE OF South Dakota
COUNTY OF Minnehaha

On May 3rd, 2006, before me, CONNIE HOUCK, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M Syverson, 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,


CONNIE HOUCK
Notary Expires: 10/22/2010



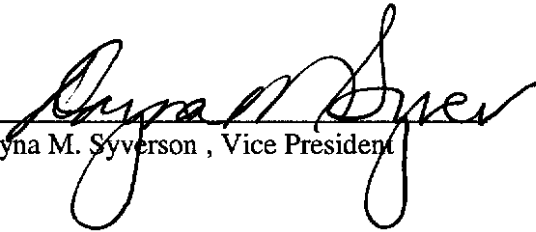
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MORGAN STANLEY CREDIT CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby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

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NVDOUGL* 9402390528773 NVDOUGL_TRUST_SUB * *BJMMSCS*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3


By MORGAN STANLEY CREDIT CORPORATION as Trustee
On May 3rd, 2006

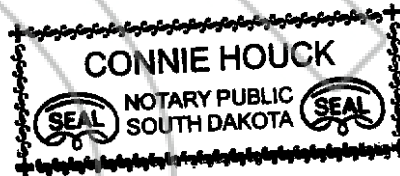

Dayna M. Syverson , Vice President

STATE OF South Dakota
COUNTY OF Minnehaha

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WITNESS my hand and official seal,


CONNIE HOUCK
Notary Expires: 10/22/2010



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