Return to: Chevy Chase Bank FSB 6151 Chevy Chase Dr Laura MD 20707

160500796 SUBSTITUTION OF TRUSTEE . a full Reconveyance

CC LN. 0553011586 APN'S: 1318-03-010-0054006

WHEREAS

Richard Costa was/were

the original Trustor(s), VICKII L PARRY

Trustee(s), and CHEVY CHASE BANK FSB Beneficiary, under that certain Deed of Trust dated 03/13/2003 and recorded on 03/26/2003 as Document No. 0571380

in Book 0303 , Page 12695,

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.

DATED: May 18, 2006

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

DOC

06/20/2006 09:59 AM Deputy: PK OFFICIAL RECORD

Requested By:

COUNTY

Douglas County - NV Werner Christen - Recorder

1

BK-0606 PG- 6475 RPTT:

17.00

0.00

STEWART TITLE OF DOUGLAS

Owner

JOSEPH PÆGER/VICE PRESIDENT

State of Maryland County of HOWARD

On May 18, 2006, before me, MICHAEL A FEREBEE, 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

NOTARY PUBLIC: MY COMMISSION/EXPIRES: 10/26/09

MICHAEL A FEREBEE

MR073/RAC